



2025-2029 Consolidated Plan 2025-2026 Action Plan

April 2025



MDG
Associates LLC

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Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

The Ventura County Regional Five-Year Consolidated Plan (the Consolidated Plan) is a collaborative document between all incorporated cities and the unincorporated areas of Ventura County, California. Collaborating in the development of the Consolidated Plan are the Cities of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, Santa Paula, San Buenaventura (City of Ventura), Simi Valley, and Thousand Oaks. The County of Ventura (County) is the lead agency in the development of this Consolidated Plan.

The Consolidated Plan is a means of assessing Ventura County's affordable housing and community development needs; analyzing housing markets; articulating priorities, goals, and strategies to address identified needs; and describing the actions that will be taken to implement strategies for affordable housing and community development.

The Consolidated Plan is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Consolidated Plan consolidates into a single document the planning and application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) programs.

This Consolidated Plan is for the following HUD funded programs for the 2025-2029 period.

Community Development Block Grant (CDBG): CDBG provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

HOME Investment Partnerships Program (HOME): HOME funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Emergency Solutions Grant (ESG): ESG assists people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness.

Jurisdiction	Community Development Block Grant (CDBG)	HOME Investment Partnerships Program (HOME)	Emergency Solutions Grant (ESG)
Camarillo	X	*	
Oxnard	X	X	X
San Buenaventura	X	X	
Simi Valley	X	*	
Thousand Oaks	X	*	
Ventura Urban County	X	X	

Table ES-1: Entitlement Grant Allocation

*Camarillo, Simi Valley and Thousand Oaks are members of the Ventura Urban County HOME Consortium and receive HOME funds through the County.

Throughout this document the following geographic terms will be used:

- **Ventura County:** Includes the entirety of the planning area considered under this Consolidated Plan: the 10 incorporated cities of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, San Buenaventura, Santa Paula, Simi Valley, and Thousand Oaks, and unincorporated areas of Ventura County. Also identical to the Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area (MSA).
- **Ventura Urban County:** A multi-jurisdictional Community Development Block Grant (CDBG) entitlement, made up of the cities of Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, and unincorporated areas of Ventura County. Ventura County is the “lead entity” and official U.S. Department of Housing and Urban Development (HUD) Entitlement Jurisdiction for Ventura Urban County.
- **Unincorporated County:** Includes all unincorporated areas of Ventura County (areas not part of any municipalities).
- **Entitlement Jurisdictions:** The entitlement jurisdictions receive and manage their own CDBG funding from HUD. They are the cities of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks, and the Ventura Urban County.
- **San Buenaventura:** Also called “City of Ventura.” “San Buenaventura” is the official (legal) name of the city used by both local and federal government for ordinances, legal matters, U.S. Census Data, and HUD.

The following terms are used within the Consolidated Plan:

- **HAMFI:** HUD Area Median Family Income. The median family income calculated by HUD for each jurisdiction to determine Fair Market Rents income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (like the U.S. Census).
- **Household:** All people living in a housing unit. Members of a household can be related or unrelated.
- **Housing Problems:** Four housing problems as described in HUD Comprehensive Housing Affordability Strategy (CHAS) data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any one or more of these four problems.
- **LMI:** Low- and Moderate-Income as defined by the U.S. Department of Housing and Urban Development, a status determined by gross household income and family size.
- **Overcrowding:** More than 1 person per room not including bathrooms, porches, foyers, halls, or half-rooms.
- **Severe overcrowding:** More than 1.5 persons per room not including bathrooms, porches, foyers, halls, or half-rooms.
- **Cost burden:** Monthly housing costs (including utilities) exceeding 30 percent of monthly income.
- **Severe cost burden:** Monthly housing costs (including utilities) exceeding 50 percent of monthly income.
- **Senior:** Labeled “Elderly” by the U.S. Census Bureau and HUD. People aged 62 and up. “Frail elderly” within U.S. Census data are those aged 75 and up.

- **Disabled:** Any one or more of four different physical or cognitive limitations: hearing or vision impairment, ambulatory limitation, cognitive limitation, or independent living limitation. Individuals may have more than one type of disability.

Ventura Urban County and the participating entitlement jurisdictions anticipate receiving the following grant amounts in the fiscal year 2025.

Grantee	FY2025 Projected Allocation	FY2025 – FY2029 Projected Allocation
Ventura County	CDBG: \$1,454,583 HOME: \$1,197,155.46	CDBG: \$7,272,915 HOME: \$5,985,776
Camarillo	CDBG: \$345,293	CDBG: \$1,726,465
Oxnard	CDBG: \$2,074,781 HOME: \$599,010.76 ESG: \$184,400	CDBG: \$10,900,000 HOME: \$3,600,000 ESG: \$1,000,000
San Buenaventura	CDBG: \$704,658 HOME: \$375,715.53	CDBG: \$3,523,290 HOME: \$1,878,577.53
Simi Valley	CDBG: \$657,452	CDBG: \$3,287,260
Thousand Oaks	CDBG: \$648,249	CDBG: \$3,241,245

Table ES-2: Projected Allocations

The Consolidated Plan consists of the following sections:

- The Process describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The Needs Assessment analyzes needs related to affordable housing, special needs housing, community development, and homelessness.
- The Market Analysis examines demographics, the supply of affordable units, the regional housing market, and other conditions that impact community needs and the programs that address these needs.
- The Strategic Plan identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.

The plan will also include an Annual Action Plan for the first year of the Consolidated Plan for each of the entitlement jurisdictions, which will describe the planned investment of federal resources to implement specific activities that meet the year's strategic goals.

Goals

To develop the strategy contained in this Consolidated Plan for allocating and leveraging entitlement grants, the County used several methods to analyze its housing and community development needs, including surveying residents and stakeholders; analyzing U.S. Census, American Community Survey (ACS) and other economic and demographic data; and using information from various County offices and reports.

The County and entitlement jurisdictions have established the following goals:

1. Improve the supply of affordable housing
2. Increase and improve social services
3. Work to end homelessness
4. Create and maintain quality neighborhoods
5. Promote economic development
6. Effective administration

Evaluation of past performance

HUD's Office of Community Planning and Development (CPD) seeks to support the development of communities that feature decent housing, a suitable living environment, and expanded opportunities for Low- and Moderate-Income (LMI) populations. To ensure entitlement jurisdictions are striving to achieve that vision, HUD requires annual submissions of Consolidated Annual Performance and Evaluation Reports (CAPERs).

During the last Consolidated Plan cycle (excluding the current program year), the entitlement jurisdictions in Ventura County have collectively achieved the following accomplishments:

FY2020 – FY2023 Accomplishments

Goal	Goal Outcome Indicator	# of Beneficiaries
Create quality neighborhoods	Persons benefitting from public facility and infrastructure improvements	221,312
Enhance economic stability	Businesses assisted	250
	Jobs created/ retained	16
Improve supply of affordable housing	Rental units rehabilitated	341
	Homeowner housing added	5
	Homeowner housing rehabilitated	168
	Direct financial assistance to homebuyers	9
	Housing code enforcement	4.893
Increase social services	Persons benefitting from public services	48,252
	Homeless person overnight shelter	24
Work to end homelessness	Rapid re-housing	90

	Homeless person overnight shelter	1,255
	Homeless prevention	260
	Persons benefiting from public services	2,144

Table ES-3: FY2020 – FY2023 Accomplishment Summary

Summary of citizen participation process and consultation process

As a part of the Consolidated Plan process, Ventura County conducted a public outreach campaign to gather resident and stakeholder feedback on housing and community development needs across the community. Such input from stakeholders – including community members, housing professionals, and service providers – enabled Entitlement Jurisdictions to more accurately capture and strengthen their assessment of community needs. Over a period of three months, community engagement efforts included eight community meetings, three stakeholder meetings and two surveys (one administered to residents and another to stakeholders), and a 30-day public review period. The following sections describe how each of these activities collected valuable information from the community and facilitated the development of this report.

Summary of comments or views not accepted and the reasons for not accepting them

All public comments were accepted and incorporated into the Consolidated Plan.

Process

PR-05 Lead & Responsible Agencies – 24 CFR 91.200(b)

Describe agency/entity responsibilities for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The following agencies and entities are responsible for preparing the Consolidated Plan and for the administration of each grant program and funding source.

Role	Name	Department/Agency
Lead Agency	Ventura County	
CDBG Administrator	Ventura County	Community Development
HOME Administrator	Ventura County	Community Development

Table Process-1: Consolidated Plan Responsible Agencies and Entities

The Ventura Regional Consolidated Plan includes the following programs:

- City of Camarillo CDBG Program – Community Development Department
- City of Oxnard CDBG, HOME, and ESG Programs- Housing Department
- City of Simi Valley CDBG Program – Environmental Services Department
- City of Thousand Oaks CDBG Program – Community Development Department
- City of San Buenaventura CDBG and HOME Programs – Community Development Department
- Ventura Urban County CDBG, HOME, and ESG Programs – Community Development Division of the County Executive Office

Consolidated Plan Public Contact Information

- City of Camarillo: James Fowler, Senior Planner, Community Development Department, 601 Carmen Drive, Camarillo, CA 93010, 805-388-5363.
- City of Oxnard, Denise Ledesma, Housing Department, 435 South D Street, Oxnard, CA 93030, 805-385-7493.
- City of San Buenaventura: Lee Sherman, Community Development Department, 501 Poli Street, Ventura, CA 93001, 805-654-7869.
- City of Simi Valley: Julia Ramirez, Environmental Services Department, 2929 Tapo Canyon Rd., Simi Valley, CA 93063, 805-583-6759.
- City of Thousand Oaks: Lynn Oshita Community Development Department, 2100 Thousand Oaks Blvd., Thousand Oaks, CA 91362, 805-449-2391.

- Ventura Urban County: Kimberlee Albers, Deputy Executive Officer, County Executive Office, 800 S. Victoria Ave., Ventura, CA 93009, 805-654-2455.

PR-10 Consultation – 91.100, 91.200(b), 91.215(l)

Introduction

Part of the Consolidated Plan development process included a public outreach campaign to gather input from a diverse group of residents and stakeholders in Ventura County. Stakeholders included nonprofit organizations, affordable housing providers, service providers, government agencies, and advocacy organizations, all of whom work with low- and moderate-income members of the community. Outreach efforts are summarized in the Executive Summary and Citizen Participation sections of this report. A list of the stakeholders invited to participate in the Consolidated Plan process is provided in Appendix 1. The results of the survey are summarized in Appendix 2.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(l)).

To identify local and regional stakeholders, Ventura County and its participating jurisdictions began by reviewing and updating contact lists from prior Consolidated Planning efforts. During the current planning cycle, the County invited over 200 agencies to participate in the planning process. These included:

- Service providers that address the needs of low- and moderate-income households as well as targeted populations such as persons with special needs or disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies (such as school districts, health services, public works);
- Economic development and employment organizations; and
- Community and neighborhood groups.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly homeless individuals and families, families, with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Ventura County coordinated with homeless service agencies across the Ventura County Continuum of Care Alliance in an effort to better address the needs of homeless populations. Consultation with the Continuum of Care provided valuable information on homelessness and available resources in the region. Several agencies and organizations that provided housing and/or supportive services for homeless populations also attended focus group workshops and community meetings.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.

Ventura County and its participating entitlement jurisdictions will consult the Continuum of Care when determining funding priorities to guide the review of applications received during the annual request for proposals. Through the course of the Consolidated Plan cycle, Ventura County and its

participating entitlement jurisdictions will seek regular input and feedback from the CoC to ensure that activities and outcomes are aligned and coordinated.

Identify any agency types not consulted and provide rationale for not consulting.

Ventura County and its participating jurisdictions contacted over 200 agencies in its public outreach efforts and consulted all applicable agency types. No applicable agency types were intentionally excluded in this process.

Other local/regional/state/federal planning efforts considered when preparing the Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Continuum of Care Alliance	The Ventura County Continuum of Care consists of a Board of Directors established consistent with 24 CFR 578.5(b), with broad representation from government, homeless service providers, emergency response, health care, housing providers, business community, faith community, and homeless/formerly homeless persons. The Continuum of Care Alliance, a collaborative group dedicated to promoting a safe, desirable and thriving community, works to garner communitywide commitment to preventing and ending homelessness in all parts of the region. The CoC recommends allocations of federal and state resources to address homelessness, which complements priority objectives identified in this Regional Consolidated Plan.
Ventura County Homelessness Plan	Continuum of Care Alliance	Establishes core requirements, practices and recommendations to end homelessness in Ventura County.
Housing Elements	Camarillo, Oxnard, San Buenaventura, Simi Valley, Thousand Oaks, Ventura County	The Consolidated Plan goals were compared to the goals and objectives of the Housing Elements for each jurisdiction to ensure that there were consistent objectives in promoting activities for low- and moderate-income communities.

Table Process-2: Other Planning Efforts Considered

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l)).

Ventura County consulted each participating jurisdiction in the Regional Consolidated Plan to gather local housing and community development needs for the next five years. The Ventura County Continuum of Care is a collaboration of city, county, and public agency staff, private nonprofit organizations, and community organizations. The County Executive Office of the County of Ventura is the Collaborative Applicant for Continuum of Care funding within the County. As required by the CoC Interim Rule, a CoC Governance Structure has been established, and is staffed by the Collaborative Applicant. The governance structure includes a governing Board, CoC Committee,

four Standing Committees, and working groups as needed. One of these committees, the Data Performance and Evaluation committee, is tasked with developing performance standards, policies, and procedures for provision of homeless services in the Continuum. Part of these efforts include consultation with service providers and organizations such as the National Alliance to End Homelessness, and HUD.

Furthermore, the Housing Authorities within the County collaborate with health and social service agencies to provide additional or expanded services for target populations. The Housing Authorities also participate in Continuum of Care planning and subcommittee meetings with service providers.

PR-15 Citizen Participation - 91.105, 91.200 (c)

Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting

As a part of the Consolidated Plan process, Ventura County conducted a public outreach campaign to gather resident and stakeholder feedback on housing and community development needs across the community. Such input from stakeholders – including community members, housing professionals, and service providers – enabled Entitlement Jurisdictions to more accurately capture and strengthen their assessment of community needs. Over a period of three months, community engagement efforts included eight community meetings, three stakeholder meetings and two surveys (one administered to residents and another to stakeholders), and a 30-day public review period. The following sections describe how each of these activities collected valuable information from the community and facilitated the development of this report.

All meetings included translation services and the survey was presented in English and Spanish.

In addition, the County's public outreach campaign included a general public relations component in which the following informational materials were made publicly available to encourage public participation:

- A project web page hosted by Ventura County
- Public meeting and survey notices via paper flyers and Internet social media

Citizen Participation Outreach Methods

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Community Meeting Camarillo (10/7/24)	General Public	Participants included residents of Camarillo and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting San Buenaventura (10/8/24)	General Public	Participants included residents of San Buenaventura and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.

Community Meeting Santa Paula (10/9/24)	General Public	Participants included residents of Santa Paula and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting Simi Valley (10/10/24)	General Public	Participants included residents of Simi Valley and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting Thousand Oaks (10/10/24)	General Public	Participants included residents of Thousand Oaks and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting Ventura Oxnard (10/17/24)	General Public	Participants included residents of Oxnard and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting Virtual (10/18/24)	General Public	Participants included residents of the Ventura County region	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting Virtual (10/19/24)	General Public	Participants included residents of the Ventura County region	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.

Community Meeting Camarillo (10/29/24)	General Public	Participants included residents of Camarillo and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting Thousand Oaks (11/21/24)	General Public	Participants included residents of Thousand Oaks and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Community Meeting Oxnard (12/18/24)	General Public	Participants included residents of Oxnard and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Stakeholder Meeting (remote) (10/23/24)	Stakeholders	Participants included local housing and community development stakeholders	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Stakeholder Meeting (remote) (10/25/24)	Stakeholders	Participants included local housing and community development stakeholders	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Stakeholder Meeting (remote) (10/29/24)	Stakeholders	Participants included local housing and community development stakeholders	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.

Resident Survey	General Public	A total of 292 survey responses were completed	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.
Stakeholder Survey	Stakeholders	A total of 27 survey responses were completed	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.

Table Process-3: Citizen Outreach Methods

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Consolidated Plan Needs Assessment examines housing, homelessness, non-homeless special needs, and non-housing community development needs. The housing needs assessment section evaluates household income, tenure (renter or owner), housing cost as a function of household income, disproportionate need amongst racial and ethnic groups, and public housing needs. The homeless needs assessment examines the sheltered and unsheltered homeless population in Ventura County to form the region's strategy to address homelessness during the next five years. The non-homeless special needs assessment section evaluates the needs of subpopulations who are not homeless and due to various reasons, need services. This includes people who are elderly, frail and elderly, have severe mental illness, developmental and/or physical disability, alcohol or other drug addictions, HIV/AIDS, Post Traumatic Stress Disorder (PTSD), and who have suffered human trafficking and domestic violence. The non-housing community development needs assessment section discusses the need for public facilities, public infrastructure improvements and public services to benefit low- and moderate-income residents.

Methodology

To assess community needs, the region examined data, held community meetings, conducted a survey of residents and local stakeholders, and consulted with experts and local stakeholders. The Needs Assessment primarily relies on the sources of data which follow:

- American Community Survey (ACS) 2020 5-year estimates
- Comprehensive Housing Affordability Strategy (CHAS) 2016-2020
- 2025 Point-In-Time Homeless Count

The 2020 ACS and CHAS 5-year estimates were the most recent available complete datasets available from both sources.

The majority of the data presented in the Needs Assessment and Market Analysis provides a summary of the data at the regional level. Appendix 3 provide jurisdictional data for each entitlement jurisdiction in the Ventura County region.

Consolidated Plan Survey for Residents and Stakeholders

Ventura County residents and stakeholders had the opportunity to respond to the Community Needs survey to rate the level need for public facilities, infrastructure, public and neighborhood services, and housing facilities and services. The survey provided insight into internet access and disaster preparedness. Additionally, organizations that work with residents of Ventura County with low- and moderate-incomes, special needs, and those experiencing or at-risk of experiencing homelessness were given the opportunity to share their thoughts on the most effective community development projects from the last Consolidated Planning cycle and high priorities in housing, community, or economic development over the next five years. The tabulation of survey results from 292 residents and 27 stakeholders who responded to the survey are integrated throughout the Needs Assessment (NA) and Market Analysis (MA) of Consolidated Plan and can be found in the following sections:

- Housing facility and service results – NA-10 Housing Needs Assessment, and
- Public facility, infrastructure, and service results – NA-50 Non-Housing and Community Development Needs.

NA-10 Housing Needs Assessment

Summary of Housing Needs

According to Table NA-2, Ventura County's population rose by two percent, from 823,318 to 843,843, between 2010 and 2020. Of the jurisdictions within the region, the fastest growing community was the City of Camarillo (growing by 8% during this time period) and the slowest growing community was Thousand Oaks (growing by 1% during the same period). During this time, the number of households across the region rose by three percent from 264,305 to 271,639 and the nominal median household income increased 19 percent from \$75,348 to \$89,295.

HUD programming is largely allocated to programs targeting households earning 80% of the area median income (based on family size). In 2024, for a 4-person household, 80% of the area median income is \$112,550. According to 2023 Bureau of Labor Statistics wage data, this 80% figure exceeds a number of jobs such as those listed below:

Occupation Title	Annual Mean Wage (2023)
Dental Hygienist	\$110,600
Farm/Agriculture Manager	\$109,690
Elementary School Teacher	\$102,960
Construction Supervisor	\$88,240
Firefighter	\$83,250
Electrician	\$76,040
Carpenter	\$67,890
Chef/ Head Cook	\$64,070

Table NA-1: Ventura County Wage Examples

The Number of Households table illustrates household types in the County by levels of income. Small family households consist of two to four family members, while large family households have five or more persons. The income levels correspond with HUD area median income (AMI) definitions. The Households graph shows how many households are in each income category.

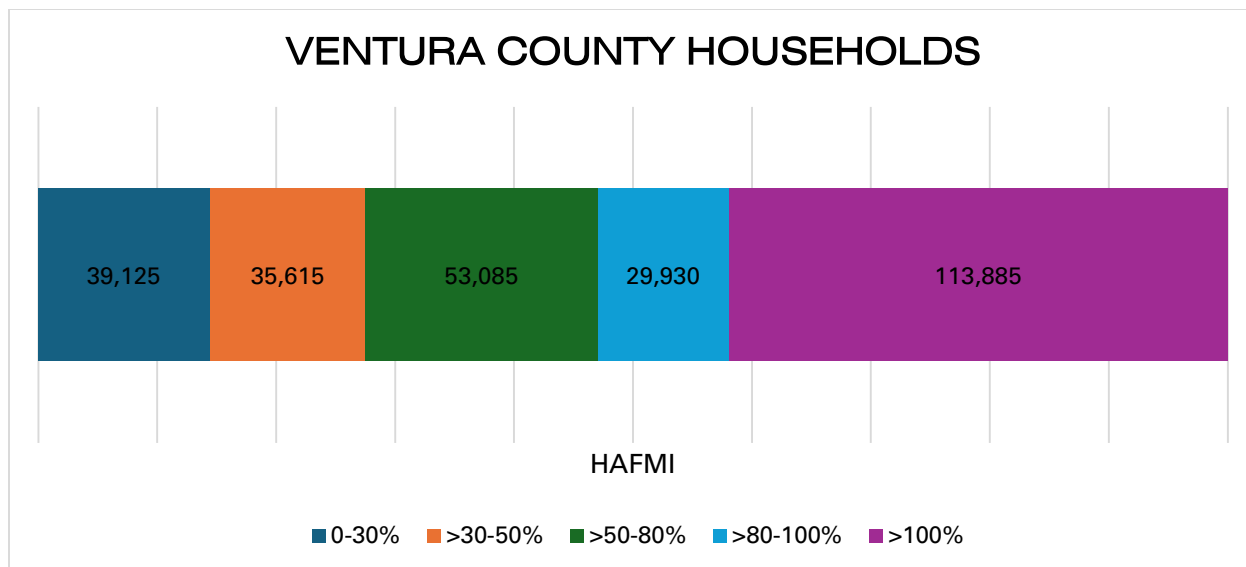


Figure NA-1 – Households by Income
Data Source: 2016-2020 CHAS

The most common household type in Ventura County and in each respective jurisdiction is small family households, representing 44% of all households in the region. Over 47% of all households in Ventura County earn at or below 80% AMI (low- or moderate-income households). This is a slightly greater share of low- and moderate-income households when compared to Camarillo (40%), Simi Valley (41%), and Thousand Oaks (38%), while a slightly lower share than Oxnard (60%) and San Buenaventura (51%).

In this section there are six tables of data which reference housing problems. Housing problems are defined by HUD as follows:

1. Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
2. Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
3. Overcrowding / severe overcrowding: A household is overcrowded if there are more than 1.01 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms. A household is considered severely overcrowded if there are more than 1.5 people per room.
4. Cost burden / severe cost burden: A cost burdened household pays more than 30 percent of its total gross income for housing costs. A severely cost burdened household pays more than 50 percent of its total income for housing costs. Renter's housing costs include rent paid by the tenant plus utilities. Owner's housing costs include mortgage, taxes, insurance, and utilities.

This collection of data makes clear housing cost burden greater than 30% is the most common housing problem across renter and owner households; and renter households are most impacted by severe housing problems. About 54% of the 127,825 low- or moderate-income households experience a housing cost burden over 30% of income. Approximately 43% of the 54,700 households in the same income bracket with one or more severe housing problem are renters.

Demographics	Base Year 2010	Most Recent Year 2020	% Change
Population*	823,318	843,843	2.5%
Households	264,305	271,639	2.8%
Median Income	\$75,348	\$89,295	18.5%

Table NA-2: Housing Needs Assessment Demographics
Data Source: *2010 & 2020 Decennial Census, 2016-2020 ACS

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households	39,125	35,615	53,085	29,930	113,885
Small Family Households	10,710	13,835	22,190	13,000	59,495
Large Family Households	4,030	4,395	8,345	3,910	12,175
Household contains at least one person 62-74 years of age	9,775	8,720	12,935	7,890	30,230
Household contains at least one person age 75 or older	9,065	7,250	7,790	3,445	10,280
Households with one or more children 6 years old or younger	5,770	6,015	6,115	6,125	5,860

Table NA-3: Number of Households Table
Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

	Renter Households					Owner Households				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,150	410	495	105	2,160	90	100	90	90	370
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,245	1,015	1,085	350	3,695	110	40	110	405	665
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,980	2,045	1,885	670	6,580	520	195	520	1,450	2,685
Housing cost burden greater than 50% of income (and none of the above problems)	12,485	6,905	2,215	185	21,790	5,390	8,950	5,390	4,445	24,175
Housing cost burden greater than 30% of income (and none of the above problems)	2,605	5,655	9,715	3,570	21,545	3,605	1,955	3,605	8,610	17,775
Zero/negative Income (and none of the above problems)	1,325	0	0	0	1,325	865	0	0	0	865

Table NA-4: Housing Problem 1 (Households with one of the listed needs)
Data Source: 2016-2020 CHAS

	Renter Households					Owner Households				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	16,860	10,370	5,680	1,305	34,215	9,290	6,110	6,390	1,575	23,365
Having none of four housing problems	7,375	8,170	17,740	9,265	42,550	5,600	10,960	23,275	17,780	57,615
Household has negative income, but none of the other housing problems	1,325	0	0	0	1,325	865	0	0	0	865

Table NA-5: Housing Problem 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)
Data Source: 2016-2020 CHAS

	Renter Households				Owner Households			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,035	3,855	5,135	10,025	260	1,255	4,620	6,135
Large Related	755	1,575	1,365	3,695	1,255	675	1,255	3,185
Elderly	360	395	515	1,270	1,460	875	1,460	3,795
Other	495	1,150	2,750	4,395	860	145	860	1,865
Total need by income	2,645	6,975	9,765	19,385	3,835	2,950	8,195	14,980

Table NA-6: Housing Problem 3 (Cost Burden 30% - 50%)
Data Source: 2016-2020 CHAS

	Renter Households				Owner Households			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,070	3,585	740	9,395	2,690	1,720	1,640	6,050
Large Related	2,220	620	60	2,900	495	345	320	1,160
Elderly	1,075	475	295	1,845	1,590	1,305	1,140	4,035
Other	3,395	1,800	985	6,180	960	595	635	2,190
Total need by income	11,760	6,480	2,080	20,320	5,735	3,965	3,735	13,435

Table NA-7: Housing Problem 3 (Cost Burden > 50%)
Data Source: 2016-2020 CHAS

	Renter Households					Owner Households				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	2,870	2,360	1,915	435	7,580	115	360	1,085	375	1,935
Multiple, unrelated family households	365	720	900	365	2,350	119	280	815	225	1,439
Other, non-family households	55	80	215	60	410	0	0	0	0	0
Total need by income	3,290	3,160	3,030	860	10,340	234	640	1,900	600	3,374

Table NA-8: Housing Problem 4 (Crowding Information – More than one person per room)
Data Source: 2016-2020 CHAS

	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with children 6 years of age or younger present	4,525	4,530	5,330	14,385	1,245	1,600	3,895	6,740

Table NA-9: Households with children under the age of 6
Data Source: 2016-2020 CHAS

Describe the number and type of single person households in need of housing assistance.

The most common type of single person household in need of housing assistance are single person elderly households. These are often households living on a fixed income in either older owner-occupied households in need of rehabilitation or renting and at risk of not being able to afford annual rental increases.

According to the 2016-2020 ACS estimates approximately 10% households in Ventura County are over 65 years of age and living alone. In looking at income conditions of single households, the 2016-2020 CHAS data estimates that more than 6,000 single-person households are low- or moderate-income and are cost burdened (paying more than 30% of their income for housing) and more than 8,000 single low- and moderate-income households pay more than half of their income on housing costs. Finally, according to 2016-2020 ACS estimates, 47% of all single households are renters.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Domestic and dating violence, assault, and stalking are not always reported. According to the 2022 National Crime Victimization Survey, only 53% of all domestic violence events and 21% of rapes/sexual assaults were reported to the police. The State of California Department of Justice maintains statistics on domestic violence calls to local law enforcement statewide by jurisdiction (openjustice.doj.ca.gov). In 2022, 1,307 calls related to domestic violence were made from Ventura County. Of these incidents:

- 52 involved a weapon
 - one involved a firearm
 - four involved a knife or cutting instruments
 - eight involved other dangerous weapons
 - 39 involved personal weapons (i.e., feet or hands)

There were at least 1,307 times during 2022 when a household was in need of some type of domestic violence services. In households where physical violence occurred, it is possible that at least one member of the household needed to relocate to escape recurring violence. These households may include children. Victims of domestic violence suffer in many ways including economically, which impacts access to safe and affordable permanent housing.

What are the most common housing problems?

The most common housing problem in the region is housing cost burden. The tables below summarize the number of households with one of four housing problems. Those problems are defined in the introduction to this section. The data shows 54% of low- or moderate-income households have a housing cost burden greater than 30%. Renter households bear the brunt of housing problems. The Most Prevalent Housing Problems graph shows renters are far more likely than owners to live in substandard housing or in crowded conditions.

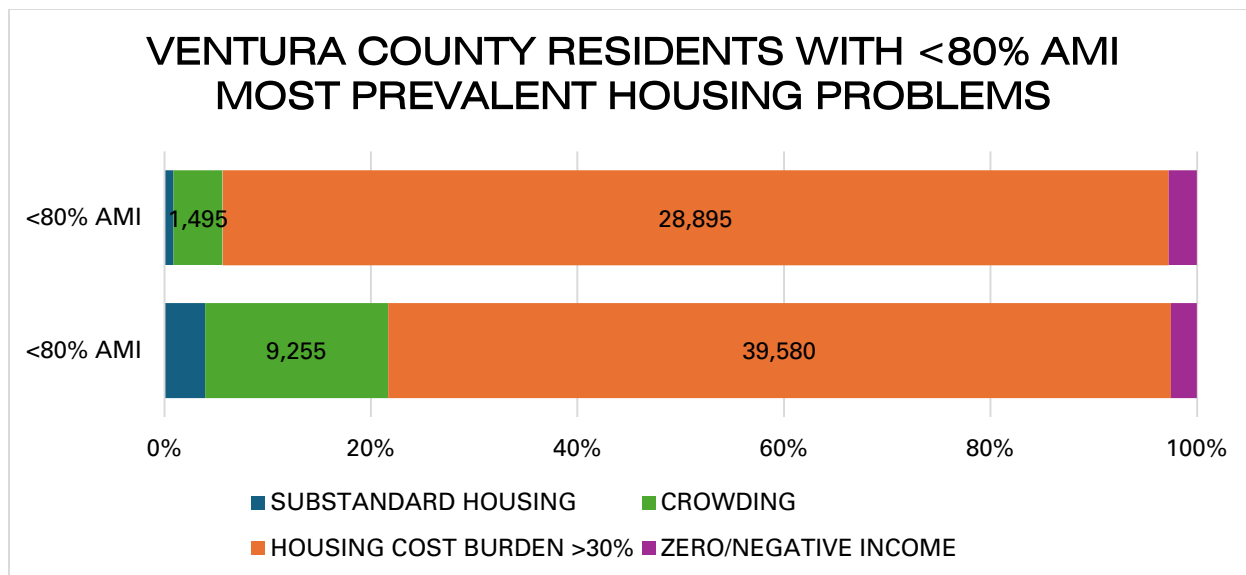


Figure NA-2: Most Prevalent Housing Problems
Data Source: 2016-2020 CHAS

The second most common housing problem is overcrowding, a calculated number which includes both overcrowded and severely overcrowded households, which affects 10,750 households with incomes up to 100% AMI. Renter households account for 86% of households with overcrowding.

Are any populations/household types more affected than others by these problems?

Renter households are most impacted by severe housing problems as shown in the graph below. These households have the greatest propensity to be severely cost burdened and overcrowded. Small related households with low- and moderate-incomes are most impacted by housing cost burden. Renter households consisting of a single family (e.g., not inter-related or non-related families sharing a dwelling unit) are most impacted by overcrowding.

Approximately 27% of low- and moderate-income households (34,365 households) carry a housing cost burden of 30 to 50 percent. About 26% of households (33,755 households) at the same income level carry a severe cost burden of over 50 percent of their income.

VENTURA COUNTY HOUSEHOLDS WITH MOST SEVERE HOUSING PROBLEMS

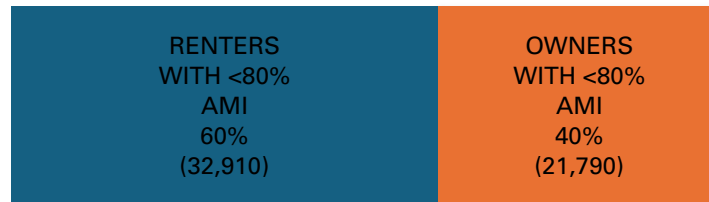


Figure NA-2: Households With Most Severe Housing Problems
Data Source: 2016-2020 CHAS

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Extremely low- (at or below 30 percent AMI) and low-income (more than 30 percent but at or below 50 percent AMI) households are presumed to be unstably housed, meaning they are at risk of falling into homelessness. Households with one or more housing problems at this income level are highly sensitive to adverse events. The greatest concentrations of unstably housed households are among small family households, small related renter households with a housing cost burden greater than 30 percent of their income, and renter households with at least one housing problem.

There are 74,740 households in Ventura County earning at or below 50 percent AMI, representing 28 percent of all households. While small related households are most impacted by housing cost burden, the graphs below show small and large related, elderly, and “other” households experience significant housing cost burden. “Other” households include single person households.

Renter households in this income range are about twice as likely than owner households to experience a housing cost burden of 30 to 50 percent of their income, and renter households are about two times more likely to experience a housing cost burden of greater than 50 percent of their income. Furthermore, 5,230 single family household renter households with incomes at or below 50 percent AMI are living in overcrowded conditions and could be presumed unstably housed.

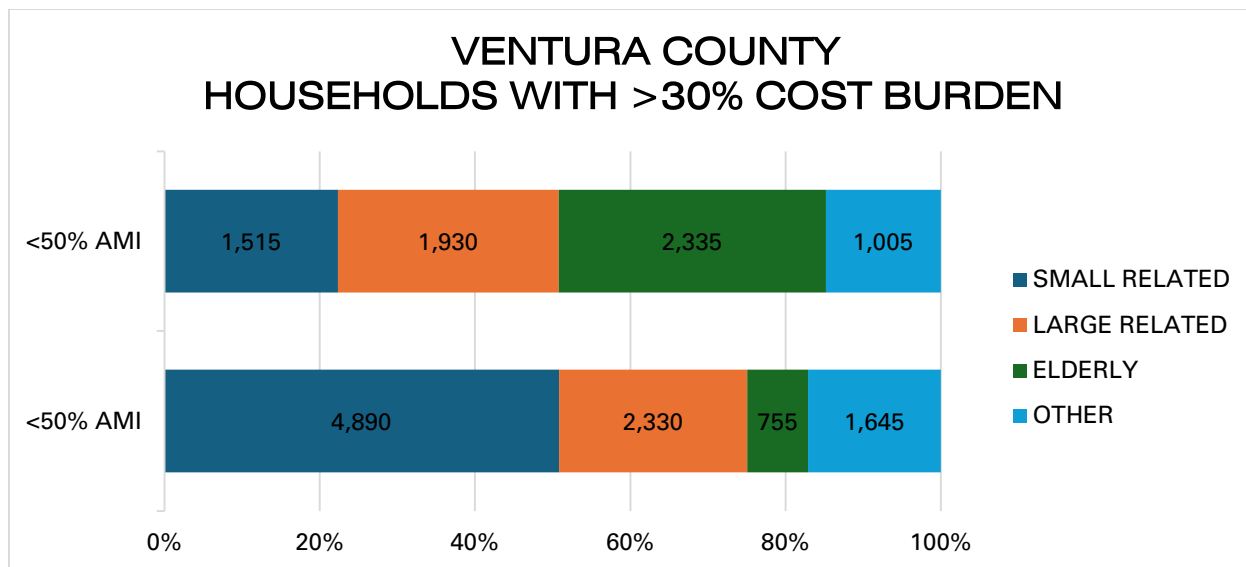


Figure NA-4: Households With >30-50% Cost Burden
Data Source: 2016-2020 CHAS

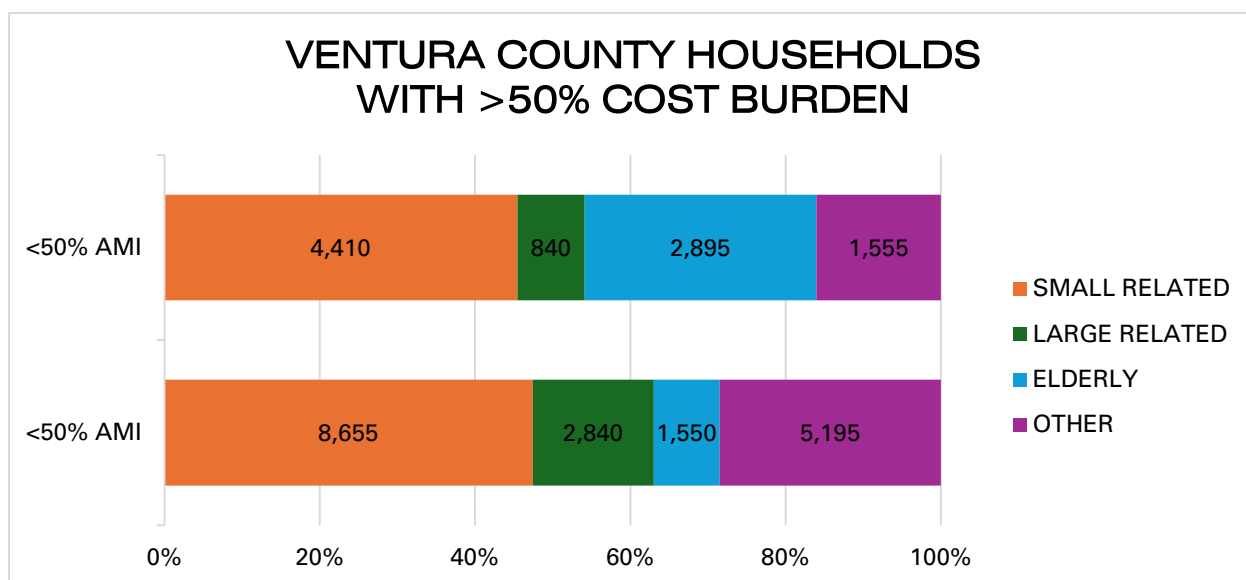


Figure NA-3: Households With >50% Cost Burden
Data Source: 2016-2020 CHAS

As described in the Market Analysis, rental housing costs have risen steadily over the past 10 years – creating more pressure on extremely low-income households. The ACS data shows the median contract rent in Ventura County increased 33 percent from 2010 to 2020. As rental prices continue to rise throughout Ventura County, the pressure on extremely low-income households will continue to increase.

Rapid rehousing programs may help homeless individuals and families but, unless a housing unit is within a subsidized affordable housing development, formerly homeless families and individuals receiving rapid rehousing assistance face considerable uncertainty with respect to their monthly housing costs and ability to remain stably housed at the end of the assistance contract. Near the

termination of assistance, finding replacement housing is difficult for the same reasons it was difficult before becoming homeless: high housing cost and the possibility of an eviction record.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates

The assessment of at-risk populations described in the foregoing paragraphs in this Consolidated Plan is based on ACS and CHAS data using HUD definitions for household types and housing problems, supplemented by available local data for certain groups specified by HUD, such as households with children and victims of domestic violence, dating violence, sexual assault, and stalking.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

There are 18,240 renter households who earn at or below 50 percent AMI and are severely cost burdened, according to the CHAS data (see Table 6). Of these households:

- 8,655 are small, related households with four or fewer members
- 2,840 are large, related households with five or more members
- 1,550 are elderly households with one or more members over the age of 62
- 5,195 are other households

These extremely low- and low-income households are considered the most at risk of becoming homeless. This need is exasperated by the rising cost of housing compared to the wage gap for an entry level job position. According to 2023 Bureau of Labor Statistics data, the annual mean salary for a fast food worker or home health aide is approximately \$35,000, equating to a monthly salary just below \$3,000. Comparatively, according to Zumper Research, the median 1-bedroom apartment leased for approximately \$2,265 in the County – an unattainable rent for most entry level positions. This gap has continued to grow over the past 5 years – creating even more pressure on extremely low- and low-income households in the region.

Discussion

According to the housing problem tables above, of households with incomes at or below 50 percent AMI, 37% are cost burdened renters, and one percent are crowded renters. Of households with incomes at or below 30 percent AMI, 39% are severely cost burdened renters and one percent are crowded renters. These households are presumed to be most at risk of becoming homeless.

NA-35 Public Housing

Introduction

Public housing and housing vouchers are a couple of Ventura County's tools to address the affordable housing needs of extremely low- and very low-income families. There are multiple housing authorities active in the county. The Area Housing Authority of the County of Ventura (AHACV) administer Section 8 Housing Choice Vouchers and public housing in the cities of Camarillo, Fillmore, Moorpark, Ojai, Simi Valley, and Thousand Oaks as well as the unincorporated areas of the county. The cities of Ventura (Housing Authority of the City of San Buenaventura (HACSB)), Port Hueneme (Housing Authority of the City of Port Hueneme (PHHA)), Oxnard (Oxnard Housing Authority (OHA)), and Santa Paula (Housing Authority of the City of Santa Paula (SPHA)) operate their own public housing authorities independent of the AHACV. AHACV and OHA maintain a high-performer status with HUD. The tables in this section represent a consolidate summary of the public housing data for the inventories of all of the housing authorities operating in the county.

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use			1826	5348	233	5038	43	21	0

Table NA-22: Public Housing by Program Type
Data Source: PIC (PIH Information Center)
 *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White			1714	4765	213	4488	35	19	
Black/African American			55	332	4	320	5	1	
Asian			38	179	12	164	1	1	
American Indian/Alaska Native			16	50	2	47	1	0	
Pacific Islander			3	22	2	19	1	0	
Other									

Table NA-23: Race of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity that is conducted by federal agencies or that receives financial assistance from a federal agency. A housing provider may not deny or refuse to sell or rent to a person with a disability and may not impose application or qualification criteria, rental fees, or sales prices and rental or sales terms or conditions that are different than those required of, or provided to, persons who are not disabled. Further, housing providers may not require persons with disabilities to live only on certain floors, or to all live in one section of the housing. Housing providers may not refuse to make repairs and may not limit or deny someone with a disability access to recreational and other public and common use facilities, parking privileges, cleaning or janitorial services or any services that are made available to other residents.

The most common needs identified by public housing tenants and tenants are for additional bedrooms for home health aides or other care givers to provide assistance to the resident.

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic			1145	2497	75	2400	9	8	
Not Hispanic			681	2851	158	2638	34	12	

Table NA-24: Ethnicity of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)
 *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The greatest need of public housing residents and voucher holders is access to decent, affordable housing. The Area Housing Authority reported that the overall success rate of approved applicants leasing up is 68%. Of those leasing up, only 58% find housing within 60 days.

In addition to identifying housing units, the needs of public housing residents generally mirrors the needs of low-income residents within the region and seeking support for transportation, childcare, job training, food assistance, and healthcare assistance.

How do these needs compare to the housing needs of the population at large?

The housing needs for those in receipt or on the waiting list for public housing assistance are similar to low- and moderate-income residents County-wide, clean, safe, and affordable housing.

Discussion

The AHACV implements a variety of strategies to address the need for affordable housing. The core strategies include maximizing affordable housing opportunities through continuous program and management improvement and leveraging additional resources.

NA-40 Homeless Needs Assessment

Introduction

There are four federally-defined categories under which individuals and families are considered homeless:

- 1) Literally Homeless – An individual or family:
 - a. Living unsheltered on the streets;
 - b. Living in a vehicle or other place not meant for habitation;
 - c. Living in an emergency shelter or transitional housing program, including a motel/hotel paid by a charitable organization or government program; or
 - d. Exiting an institution (resided 90 days or less and previously resided in one of the two items listed above).
- 2) Imminent Risk of Homelessness – An individual or family imminently losing their housing:
 - a. Housing will be lost within 14 days; and
 - b. Has no subsequent residence; and
 - c. Lacks resources and support network.
- 3) Homeless Under other Federal Statutes – An unaccompanied youth under the age of 25 or families with children and youth, who do not otherwise qualify as homeless under this definition, but who do meet all of the following:
 - a. Are defined as homeless under Section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), Section 637 of the Head Start Act (42 U.S.C. 9832), Section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), Section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), Section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), Section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)), or Section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);
 - b. Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;
 - c. Have experienced persistent housing instability as measured by two or more moves during the 60-day period immediately preceding the date of applying for homeless assistance; and
 - d. Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment.
- 4) Fleeing or Attempting to flee Domestic Violence – An individual or family:
 - a. Fleeing or attempting to flee domestic violence situation, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member; and
 - b. Has no subsequent residence; and

c. Lacks the resources and support network.

Population	# homeless on a given night		# homeless each year			# of days in homeless-ness
	Sheltered	Unsheltered	Returning	Becoming	Exiting to PH	
Persons in households with adult(s) and child(ren)	108	10	137	1208	408	210 Emergency Shelter 224 Transitional Housing
Persons in households with only children	1	0				
Persons in households with only adults	520	1392				
Chronically homeless individuals	364	678				
Chronically homeless families	24	5				
Veterans	38	69				
Unaccompanied Transitional Age Youth (ages 18-24)	26	49				
Persons with HIV/AIDS	7	9				

Table NA-25: Homeless Needs Assessment

Data Source: 2024 Ventura County Homeless Count & Survey Report

Data Source Comments: HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations PIT count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families

Significant progress has been made in reducing family homelessness within Ventura County in the past five years. Cities report that the investment of COVID-19 resources have increased the housing opportunities and reduced the unsheltered population. However, resources continue to need to be allocated to assist homeless families in Ventura County, including additional affordable and supportive housing opportunities that target this population. There are homeless families with children in the county who are unsheltered, in emergency shelter, and in transitional shelter. This is exemplified by the number of families who are cost burdened or severely cost burdened and at risk of becoming homeless.

The 2024 Point in Time Count shows 317 persons in families, including 209 children under the age of 18, were counted in the 2024 Point in Time Count. This consists of 39 families in shelter, 69 families in transitional housing and 10 unsheltered families.

Veterans

The number of homeless veterans has remained relatively stable over the past 5 years (109 in the 2019 Point in Time Count compared to 107 in the 2024 Point in Time Count). However, the percentage of unsheltered veterans has decreased from 75% to 64% over the same period. Resources continue to need to be allocated to provide targeted housing and wrap around services to veterans throughout the region.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As summarized in the chart below, the race that experiences homelessness the most is White (73%), followed by multi-racial (19%) and Black/ African-American (6%).

Race	Sheltered	Unsheltered (optional)
Black or African American	64	72
White	334	680
Asian	10	16
American Indian or Alaska Native	19	22
Native Hawaiian or Pacific Islander	1	5
Multiple Races	348	96
Ethnicity	Sheltered	Unsheltered (optional)
Hispanic	483	605
Not Hispanic	444	826

Table NA-26: Nature and Extent of Homelessness

Data Source: HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

When comparing this data to race data for the entire county, the share of Black individuals experiencing homeless is more than double the share of black individuals in the county. Likewise,

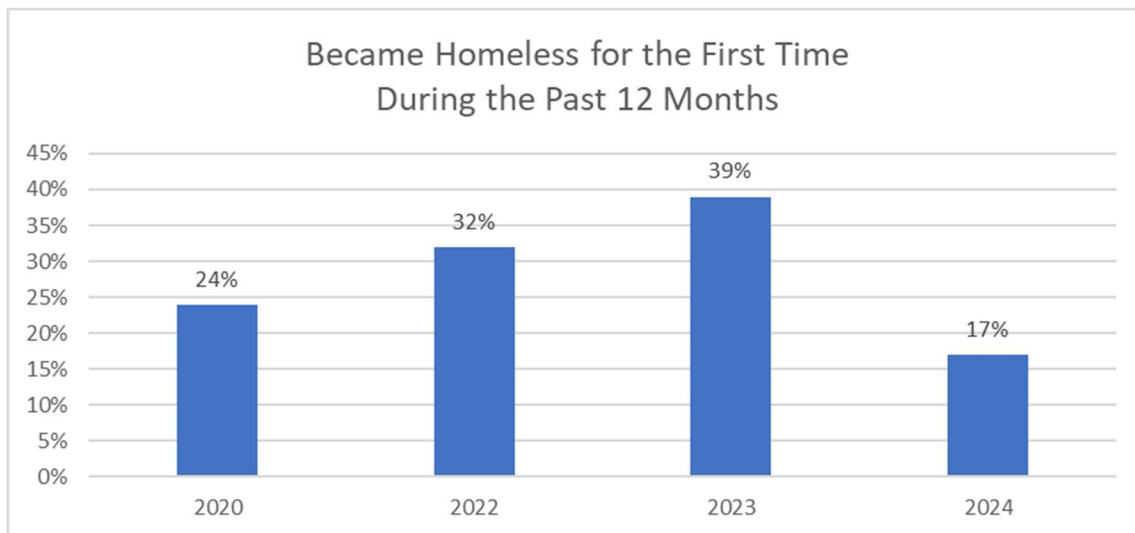
the share of multi-racial individuals experiencing homelessness is more than 4 times the share of multi-racial individuals in the general public.

The share of Hispanic individuals experiencing homelessness in the county is approximately 46%, this is just two percentage points over the share of Hispanic individuals in the County as a whole.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The U.S. Department of Housing and Urban Development (HUD) defines “unsheltered” homelessness as “an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings.”

Approximately 60% of the total homeless population was unsheltered in 2024, a 12.4 percent reduction compared to the 2023 Point in Time Count. As demonstrated in the chart below, the percentage of unsheltered adults who became homeless for the first time during the prior year decreased from more than one third (39%) in 2023 to less than one fourth (17%) in 2024. Additional resources for homelessness prevention have been dedicated through the State of California and Ventura County Continuum of Care to provide rental assistance, utility assistance, and landlord engagement to provide more stability for households who were at risk of homelessness.



The Ventura County Continuum of Care homeless services system served 6,060 persons including 5,271 adults and 1,215 persons in families, including 759 children. A total of 3,284 referrals were made to programs including homeless prevention assistance, emergency shelter, transitional housing, and rapid re-housing. There are 40 participating partner agencies and organizations that provide homeless services and supports to those experiencing homelessness in Ventura County.

NA-45 Non-Homeless Special Needs Assessment

Introduction

Special needs populations consist of persons who are not homeless, but due to various reasons need services and supportive housing. Persons with special needs include the elderly, frail elderly, severely mentally ill, developmentally disabled, physically disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS, and victims of domestic violence.

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

HUD defines elderly as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to perform at least three “activities of daily living” including eating, bathing, grooming, or home management activities. Generally, elderly people have lower incomes than the population at large. Based on 2016-2020 CHAS data of the 107,380 households containing at least one elderly person in Ventura County, 52 percent, or 55,535 households, earn at or below 80 percent of the AMI and may require public services to continue to live independently. ACS data from the same period shows 46,725 residents of Ventura County aged 65 and above have a disability. Of those people, 61 percent have cognitive difficulty, 47 percent have vision difficulty, and 40 percent have ambulatory difficulty.

Persons with Disabilities

HUD defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activity. The obstacle to independent living for these adults is not only their disability, but also the lack of financial resources, often related to limited employment. Additionally, persons with disabilities have high health care costs, are dependent on supportive services, and may require accessibility modifications to accommodate their disability. Based on 2021, 1-year ACS estimate, of the total Civilian Noninstitutionalized Population age 18 and to 64 in Ventura County, an estimated 43,082 persons have a disability; 18,648 are employed; 3,262 are unemployed; and 21,172 are not part of the labor force.

Alcohol and Other Drug Addictions

The Substance Abuse and Mental Health Services Administration (SAMHSA) is the federally funded institution established to disseminate information on mental disorders, including data on prevalence. Prevalence data is collected through the National Survey on Drug Use and Health (NSDUH) and is calculated for a two-year period. Unfortunately, the pandemic disrupted the method of survey delivery which has disrupted the data series. The most recent data set for the 2021-2022 period is only available at the state level.

In 2013-2014 NSDUH results found 8.27 percent of California residents aged 12 and over had experienced substance use disorder in the past year. The post-pandemic survey shows in 2021-2022, 17.12 percent of California residents of the same age range had experienced the same disorder. This high degree of prevalence is consistent with national outcomes.

HIV/AIDS

Human Immunodeficiency Virus (HIV) weakens the immune system by destroying important cells which fight disease and infection. Acquired Immune Deficiency Syndrome (AIDS) is the final stage of HIV. The Center for Disease Control's (CDC) Atlas Plus program reported in Ventura County an estimated 55 were newly diagnosed during 2022 (<https://www.cdc.gov/nchhstp/atlas/index.htm>, accessed September 2024). New HIV diagnoses were most concentrated among people 25-34

years of age. For persons living with HIV/AIDS, access to affordable housing, supportive services, and quality health care is important to maintaining their health and well-being.

Victims of Domestic Violence

Domestic violence, assault, and stalking are not always reported. According to the 2022 National Crime Victimization Survey, only 53 percent of all domestic violence events and 21 percent of rapes/ sexual assaults were reported to the police. Domestic Violence includes, but is not limited to, felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabitating with or has cohabited with the victim. In 2022, a total of 1,307 calls related to domestic violence were made from Ventura County (openjustice.doj.ca.gov, accessed September 2024). Of those 52 incidents involved a weapon. Those incidents breakdown as follows:

- one was with a firearm;
- four were with a knife or cutting instruments;
- eight were with other dangerous weapons; and
- 39 were with personal weapons.

What are the housing and supportive service needs of these populations and how are these needs determined?

Supportive services required for special needs populations include case management, medical or psychological counseling and supervision, childcare, transportation, and job training provided for the purpose of facilitating a person's stability and independence. The range of these needs varies based on the specific characteristics of each population.

To determine the level of need and types of services needed by special needs populations, the County conducted a survey, consulted with local service providers, and reviewed ACS data and other federal and state data sources.

In general, for each population identified in this section, safe and stable housing is paramount to the delivery of other services and programs. The most commonly identified supportive service needs include mental health, access to healthcare, and transportation services.

In housing, accessibility modifications to accommodate persons with mobility disabilities may include, but are not limited to, wider doorways, no-step thresholds, installation of ramps, grab bars, lowered countertops, and accessible hardware. The needs of residents with sensory disabilities are different from those with mobility disabilities. Individuals with hearing disabilities require visual adaptations for such items as the telephone ringer, the doorbell, and smoke alarms. Residents who are blind may require tactile marking of changes in floor level and stair edges and braille markings on appliances and controls. People with low vision may require large print markings and displays, contrasting colors to distinguish changes in level or transition from one area to another, proper lighting, and reduced glare from lighting and windows.

In general, for persons with special needs, the high cost of living in Ventura County makes it difficult to maintain a stable residence. Often these segments of the population rely on support services from various Ventura County nonprofit organizations to avoid becoming homeless or institutionalized.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.

According to the CDC, at the end of 2021, 1.2 million people in the United States were HIV positive, and 35,716 were newly diagnosed the same year ([cdc.gov](https://www.cdc.gov), accessed September 2024). Ventura

County CDC data shows the number of persons living with HIV has increased from 860 in 2013 to 1,244 in 2022

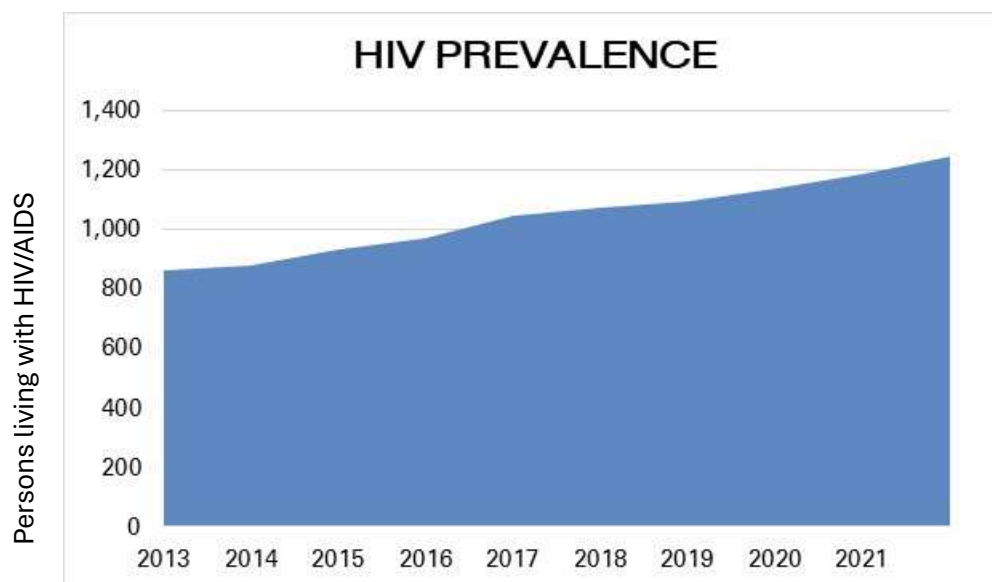


Figure NA-16: HIV Prevalence
Data Source: CDC Atlas Plus

In 2022, there were a reported 55 new HIV diagnoses in Ventura County. People aged 25-34 accounted for 40 percent, the greatest concentration of new cases. Of the newly diagnosed, 85 percent were male of whom most identified racially/ethnically as Hispanic/Latino.

Discussion

In addition to the elderly, frail elderly, severe mentally ill, developmentally disabled, physically disabled, persons with alcohol and other drug addictions, persons with HIV/AIDS, and victims of domestic violence described above, two other subpopulations with special needs in Ventura County include victims of human trafficking and individuals with Post-traumatic Stress Disorder (PTSD).

Victims of Human Trafficking

Human trafficking is a crime that involves the forceful, fraudulent, or coercive methods of entrapping a person, real or perceived, to exploit them for financial gain. The exploitative nature can come in the form of labor services, involuntary servitude, enslavement, debt bondage or commercialized sex acts. Human trafficking is extremely difficult to track; there is no recent or reliable prevalence rate to report. In 2021 the National Human Trafficking Hotline received the most calls from California of all 50 states (<https://humantraffickinghotline.org/> accessed December 2023). Of national cases reported to the hotline, the majority were for sex trafficking of adult women.

Post-traumatic Stress Disorder

The National Institute of Mental Health (NIMH) explains PTSD can “develop after exposure to a potentially traumatic event that is beyond a typical stressor” and potential inducing events may include, but are not limited to, “violent personal assaults, natural or human-caused disasters, accidents, combat, and other forms of violence.” Symptoms of PTSD can be debilitating. The U.S. Department of Veteran’s Affairs National Center for PTSD recognizes the disorder impacts

populations inside and outside of the military, including families, children, and non-combatants. The National Center reports an estimated six percent of the population, eight percent of women and four percent of men, will have PTSD at some point in their lives. “Women are more likely to develop PTSD than men...in part due to the types of traumatic events that women are more likely to experience – such as sexual assault—compared to men.” Challenges these special needs populations and subpopulations face include low-income and high housing cost. This segment of the population also struggles for a decent quality of life that includes access to necessities, adequate food, clothing, and medical care.

Novel coronavirus COVID-19

COVID-19 caused a global pandemic. Its widespread impact on the United State began in March 2020. In the ensuing years, lives changed dramatically, from the impact of measures to prevent the spread of the disease – including stay-in-place orders, social distancing, mask wearing and vaccination – to death. The Coronavirus Aid, Relief and Economic Security (CARES) Act allocated funds to respond to the public health emergency through HUD. National and global public health emergency status was lifted in May 2023; however, the virus is still present and active around the world.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities and Improvements

Non-housing community development covers a broad range of needs, including public facilities, infrastructure, transportation, human services, and neighborhood services. Within the six Entitlement Jurisdictions, these needs are primarily addressed by a broad range of funding sources, supplemented with targeted HUD funding. Existing local and regional plans helped identify needs and were complemented by resident surveys and stakeholder focus groups.

The region's needs for public facilities and improvements include, but are not limited to, the following areas:

1. **Streetscape Improvements:** Increase prevalence of sidewalks and lighting to improve community walkability and access to community amenities and businesses.
2. **Bike/ Pedestrian Trails:** Expand the network of bicycle and pedestrian trails within the region to ensure bicycle rider safety and increased access within the county.
3. **Community Centers:** Maintain and increase senior, youth, and general community center improvements within low- and moderate-income areas to provide adequate community space to all community members.
4. **Parks/ Greenspace:** Maintain and expand park and recreation space throughout the county with an emphasis on expanding or improving park space in low- and moderate-income areas

How were these needs determined?

Needs were determined through the consultation process in the following ways:

- In person and remote community meetings
- Community member survey responses
- Remote stakeholder meetings and interviews
- Stakeholder survey responses
- Review of plans and strategy documents developed by the County and the entitlement jurisdictions

Describe the jurisdiction's need for Public Services.

The most commonly identified public service needs include:

1. Senior Services
2. Youth Services
3. Childcare
4. Homeless Services
5. Transportation Services
6. Job Training

How were these needs determined?

Needs were determined through the consultation process in the following ways:

- In person and remote community meetings
- Community member survey responses
- Remote stakeholder meetings and interviews

- Stakeholder survey responses
- Review of plans and strategy documents developed by the County and the entitlement jurisdictions

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

This section of the Consolidated Plan evaluates housing market conditions in Ventura County including housing supply, demand, condition, and cost. The type of tenure of housing in the Ventura County are mixed. Single, detached-structures and single, attached-structures structures are most common. Owner households occupy 63 percent of units.

The data shows the housing market in the region is relatively tight and many households, especially renter households, are experiencing a housing cost burden. From 2021 to 2023 the median value for homes in Ventura County increased by 10 percent, according to the Zillow Home Value Index. ACS data shows median contract rent increased 33 percent over the last 10 years. For many years monthly rent increased at a faster rate than household income. CHAS data shows 26 percent of households earning at or below 80 percent AMI experience a housing cost burden greater than 50 percent of income.

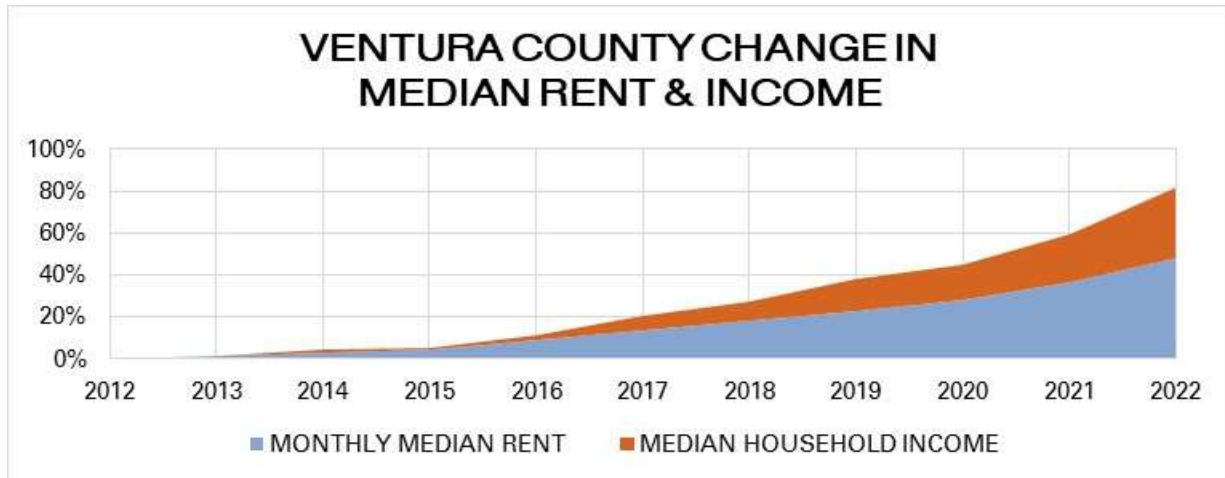


Figure MA-1: Change in Median Rent and Income
Source: 2016-2020 ACS

MA-10 Number of Housing Units

Introduction

According to 2016-2020 ACS data, 64 percent of the region's housing stock is comprised of single, detached-structures housing. Structures with single, attached-structures represent the next greatest amount of housing at 12 percent. Mobile homes comprise the smallest portion of the housing stock in the region at one percent. According to the 2016-2020 ACS 5-year estimates, the gross number of housing units in the region increased by six percent from 283,581 in 2015 to 289,197 in 2020.

Most ownership housing units in Ventura County have two or three bedrooms (55 percent). In comparison, only one percent of the region's rental housing is comprised of units with no bedrooms. The tables below indicate the number of residential properties in the region by property type, unit size, and tenure.

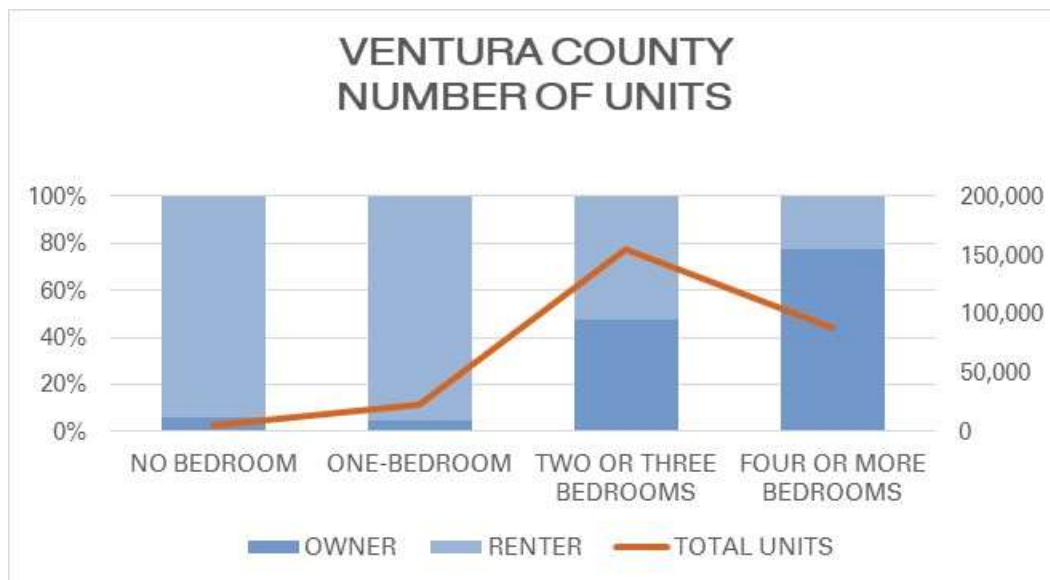


Figure MA-2: Size of Units
Source: 2016-2020 ACS

Property Type	Number	%
1-unit detached structure	184,062	64%
1-unit, attached structure	34,263	12%
2-4 units	15,342	5%
5-19 units	24,793	9%
20 or more units	19,496	7%
Mobile Home, boat, RV, van, etc.	11,241	4%
Total	289,197	1

Table MA-1: Residential Properties by Unit Number
Data Source: 2016-2020 ACS

	Owners		Renters	
	Number	Percentage	Number	Percentage
No bedroom	525	0%	4,941	5%
1 bedroom	1,961	1%	21,561	22%
2 or 3 bedrooms	94,287	55%	60,421	61%
4 or more bedrooms	75,264	44%	12,679	13%
Total	172,037	1	99,602	1
Table MA-2: Unit Size by Tenure Data Source: 2016-2020 ACS				

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Each jurisdiction tracks the status of affordable housing units, which were constructed or rehabilitated with a variety of federal, state and local subsidies, including but not limited to HOME, Housing Set-Aside, Housing Bond, or tax credit funds.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

HUD requires the region to analyze federal, state and locally assisted housing units that may be lost from the region's affordable housing stock. The expiration of affordability restrictions on government assisted rental units is the typical reason that affordable units convert to market rate and are "lost." Much of the housing at-risk of conversion from affordable housing to market rate housing is predominantly reserved for lower income households.

Use restrictions, as defined by state law, means any federal, state, or local statute, regulation, ordinance, or contract which as a condition of receipt of any housing assistance, including a rental subsidy, mortgage subsidy, or mortgage insurance, to an assisted housing development, establishes maximum limitations on tenant income as a condition of eligibility for occupancy.

To maintain the existing affordable housing stock, the region may either attempt to preserve the existing assisted units or facilitate the development of new units. Each negotiation to preserve affordable units is unique in the sense that each project's ownership interests, and economic needs will vary and the region's resources may be insufficient to preserve all units when covenants do expire. Depending on the circumstances of each project that includes at-risk units, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of units to nonprofit ownership; 2) provision of rental assistance to tenants using other funding sources; and 3) purchase of extended affordability covenants. In terms of replacement, the most direct option is the development of new affordable units with long-term covenants.

The table below summarizes the affordable housing properties that are expected to expire by 2029 within the region. It should be noted that some of the properties expiring soon are owned by non-profit organizations or housing authorities and there is a high probability that affordability covenants will be extended for those properties.

Property Name	Jurisdiction	Rental/Owner	Target Population	# of Affordable Units	Expected Expiration Date
Ponderosa Village (55+)	Camarillo	rental	general	90	2029
Pacific Point Apartments	Oxnard	rental	general	213	2027
Heritage Park Apartments	Oxnard	rental	senior	195	2027
Arroyo Villas	Thousand Oaks	rental	family	40	2025
Los Arboles	Thousand Oaks	rental	family	43	2028
Corta Bella	Thousand Oaks	owner	family	26	2025
Country Grove	San Buenaventura	owner	general	146	2026
La Paloma	San Buenaventura	owner	general	95	2025
Northbank Greens	San Buenaventura	owner	general	148	2026
Seneca Highlands	San Buenaventura	owner	general	46	2029
1300 Saratoga	San Buenaventura	rental	general	3	2028
Kalorama Apartments	San Buenaventura	rental	family	18	2028
Esseff Village Apartments	Thousand Oaks	rental	permanent supportive housing	50	2029
Harvard Place Apartments	Santa Paula	rental	general	40	2025
Stoll House Apartments	Thousand Oaks	11	general	11	2027

Table MA-3: Existing Affordable Housing Developments

Does the availability of housing units meet the needs of the population?

According to 2016-2020 CHAS data, the current availability of housing units in Ventura County does not meet the needs of the population. There is a significant need for additional rental housing units of all sizes affordable to low- and moderate-income households. The Cost Burden tables in section NA-10 show 74,740 low-income households, of whom 9,620 are cost burdened renter households and 18,240 severely cost burdened renter households.

Describe the need for specific types of housing.

As described in the NA-10 section of this plan, there are 18,240 renter households earning at or below 50 percent AMI and experiencing severe housing cost burdened:

- 8,655 are small, related households with four or fewer members
- 2,840 are large, related households with five or more members
- 1,550 are elderly households with one or more members over age 62
- 5,195 are other/single person households

This breakdown by tenure, income, cost burden, and household type indicate a need for additional affordable units of all sizes in Ventura County.

Discussion

For decades, California's housing market has been among the most expensive in the country, and those conditions persist today. Not only was renting expensive, but purchasing a home was also largely out of reach. To afford median market rent for a two-bedroom unit in Ventura County a household needed to earn \$58.79 per hour or work 147 hours per week at minimum wage of \$16 per hour, which equates to four full-time jobs. These calculations were made using the same method as the National Low Income Housing Coalition in the *Out of Reach* series and using market rate rent from Zumper. Market rate rents are significantly higher than fair market rents and more accurately reflect the experience low- and moderate-income households are facing.

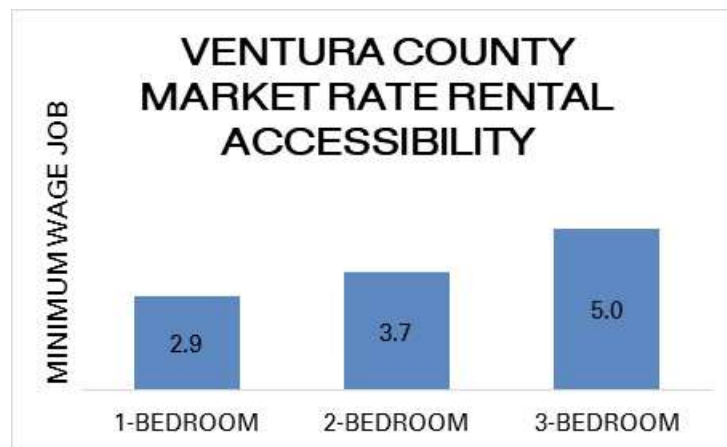


Figure MA-3: Minimum Wage Affordability
Data Source: 2022 Zumper Research & CA Minimum Wage Data

MA-15 Housing Market Analysis: Cost of Housing

Introduction

One of the most important factors in evaluating a community's housing market is the cost of housing and whether the housing is affordable to households who live there or would like to live there. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding will typically occur.

The Housing Costs table indicates the median home value and contract rent (not including utility or other associated costs). These values are self-reported by residents through the ACS Survey and the data reflects the 5-year estimate for 2016-2020. Looking to more current housing sales and rental market data it becomes clear the cost of housing is growing rapidly year over year.

According to Zumper, from 2023 to 2024 median rents increased six percent for one-bedroom units, decreased two percent for two-bedroom units, and increased seven percent for three-bedroom units. ACS data shows median contract rent increased 33 percent from 2010 to 2020.

Median home values have increased significantly since the last Consolidated Planning process. In 2020, according to ACS data, median home values in Ventura County were seven percent higher than what they had been in 2010, during the mortgage-backed securities housing foreclosure crisis. According to the Zillow home value index, from 2021 to 2023 value increased 10 percent from \$753,022 to \$830,163.

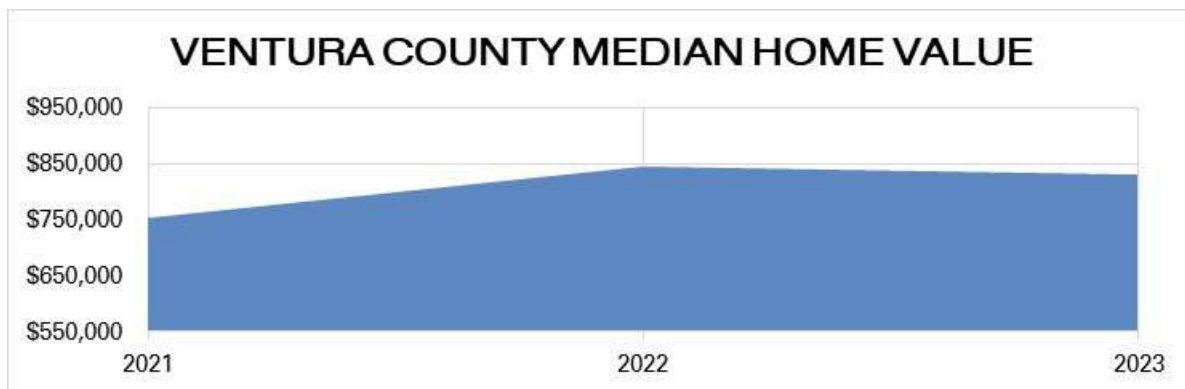


Figure MA-4: Median Home Value
Data Source: 2021-2023 Zillow Home Value Index Research

Based on the reported housing costs, the Housing Affordability Table 7 indicates the number of units currently affordable to households at different levels of income. It is important to note that simply because a unit is affordable to residents at that income level, it does not necessarily mean that a household at that income level is occupying the unit. These “affordable” units are primarily units that were either purchased or leased in the past and the corresponding mortgage or rent payment has not “reset” to market rates. Thus, the more telling data regarding affordability is the rising cost of housing, especially when compared to the lower growing annual wages within the region.

Rental Housing Cost by Bedroom	2022	2023	2024	% Change
1-bedroom	2,128	2,144	2,265	6.4%
2-bedroom	2,880	2,899	2,822	-2.0%
3-bedroom	3,598	3,786	3,862	7.3%

Table MA-4: Rental Housing Costs
Data Source: Zumper Research (accessed September 2024)

Cost of Housing	2010	2020	% Change
Median Home Value	568,700	609,200	7%
Median Contract Rent	1,391	1,854	33%

Table MA-5: Cost of Housing
Data Source: 2010, 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	Percentage
Less than \$500	3,892	4.08%
\$500-999	6,591	6.91%
\$1,000-1,499	19,424	20.37%
\$1,500-1,999	25,092	26.31%
\$2,000 or more	40,380	42.34%
Total	95,379	100.0%

Table MA-6: Rent Paid
Data Source: 2016-2020 ACS

Units affordable to Households at:	Renter	Owner
30% HAMFI	24,395	15,155
50% HAMFI	18,940	17,252
80% HAMFI	25,240	29,854
100% HAMFI	12,280	20,321
Total	80,855	82,582

Table MA-7: Housing Affordability
Data Source: 2016-2020 CHAS

# of Bedrooms	Efficiency (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Fair Market Rent	\$1,507	\$1,792	\$2,218	\$3,101	\$3,655
High HOME Rent	\$1,406	\$1,508	\$1,812	\$2,085	\$2,306
Low HOME Rent	\$1,097	\$1,176	\$1,411	\$1,630	\$1,818
Table MA-8: Monthly Rent Data Source: 2022 HUD FMR and HOME Rents					

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for households at all income levels. In consultation with housing developers and stakeholders, they consistently identified the rising cost of housing and lack of affordable housing as a primary issue in the community. Likewise, in the resident surveys and community meetings, residents consistently cited the lack of affordability in their communities and the concern that this problem is worsening since the COVID pandemic. Further, housing cost data indicates that housing costs are far outpacing wage growth and many perceived middle-income occupations struggle to afford a property within Ventura County without being cost burdened. For example, the BLS reported in 2023 that the mean wage for an elementary school teacher in Ventura County was \$102,960. At this salary, the teacher would need to pay more than 30% of their salary to afford the average price for a 2-bedroom apartment in 2024 (table MA-4) at \$2,880.

For example, based on interest rates in December 2024, an estimated mortgage for a property valued at \$900,000 in Oxnard is \$5,800 for a 3-bedroom house. Two wage earners both working as high school teachers would be cost burdened to afford this property, let alone save an adequate down payment for it.

How is affordability of housing likely to change considering changes to home values and/or rents?

Rental housing costs have increased steadily over the past ten years – creating more pressure on extremely low-income households. Median market rate rents exceed the Fair Market Rents for Ventura County and represent a significant burden for low- and moderate-income households struggling to remain housed. Median home sales prices increased 10 percent from \$753,022 to \$830,163 from 2021 to 2023 according to home value data supplied by Zillow. Based on this information and barring significant regional and national changes in economic conditions, the price of housing in Ventura County is forecast to continue increasing during the period of the 2025-2029 Consolidated Plan.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents and Fair Market Rents are significantly below the area median rent. This variation limits the effectiveness of some rental assistance programs that are bound by these HUD limits. This also highlights the rapid growth of market rate rents as they continue to outpace the HUD determined rent amounts. This variance emphasizes the need for creating and preserving affordable housing throughout the region.

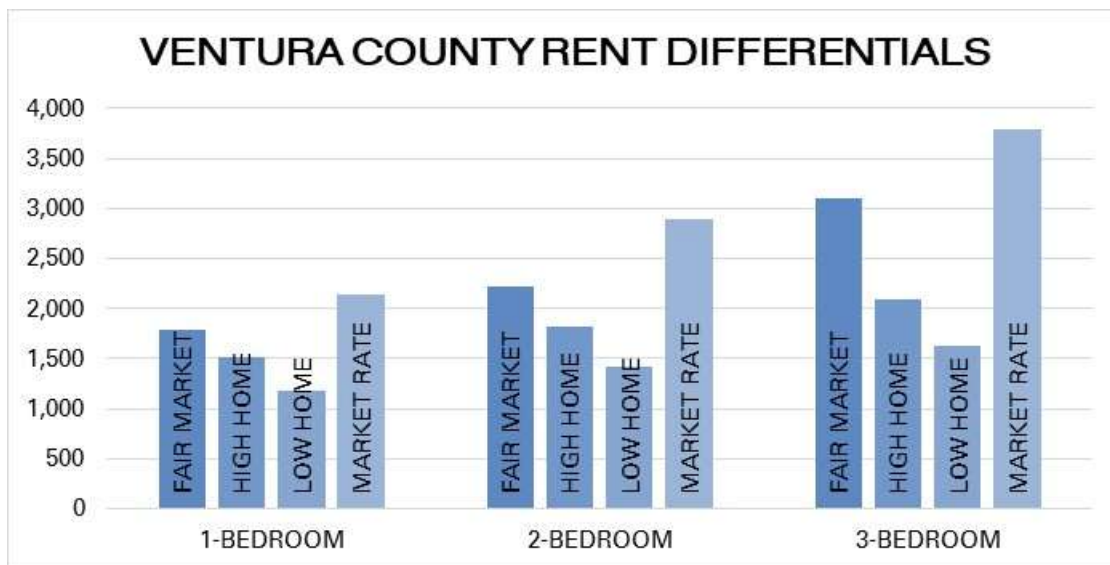


Figure MA-5: Rent Differentials
 Data Source: 2022 HOME Rates, 2016-2020 5—estimates ACS, 2023 Zumper Research

Discussion

Economic expansion over the last decade and a lag in production of new housing units in Southern California have created a housing economy that is overburdened. As a result, Ventura County households have become increasingly cost-burdened. Homeownership is out of reach to more than half of Ventura County's households and a single person earning minimum wage cannot reasonably afford a two-bedroom rental apartment. A household would need to earn about \$216,640 annually to reasonably afford a \$845,246 home, which was the median home value in 2022 per the Zillow Home Value Index. The median household income in Ventura County in 2022 was about half that, \$102,141. A household would need to earn about \$115,200 annually to afford a two-bedroom rental in the region. A full-time minimum-wage employee will gross almost \$30,000 annually. This is illustrated in the Housing Income graph (Figure MA-6).

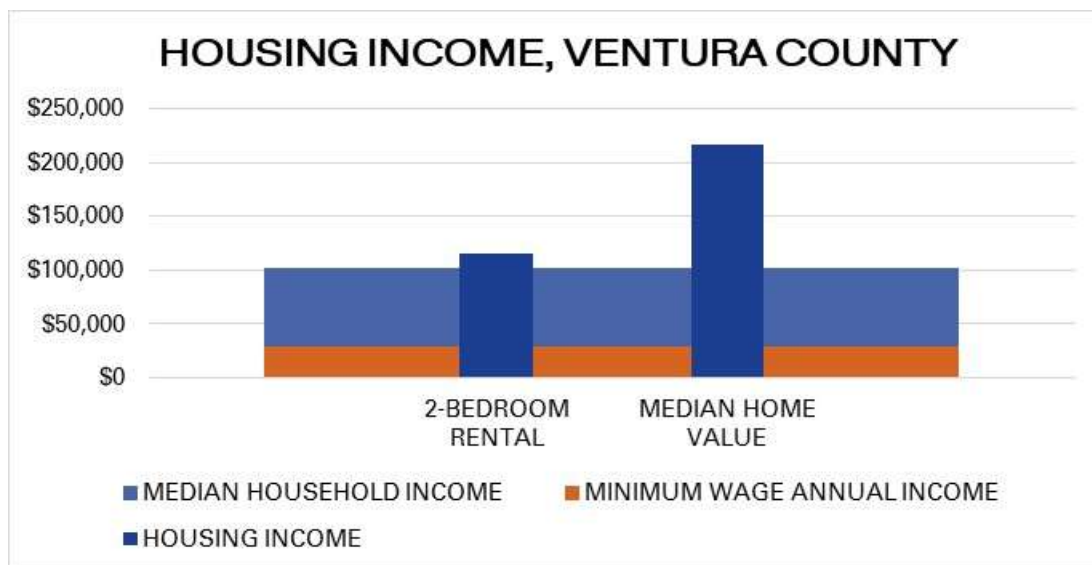


Figure MA-6: Rental & Ownership Housing Income
 Data Source: 2022 Zumper Research, 2022 Zillow Home Value Index & Mortgage Calculator, CA Minimum Wage Data, Freddie Mac 30 Year Fixed Interest Rate Mortgage Data

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Assessing the age and physical condition of housing in Ventura County forms the basis of strategies to maintain and improve housing quality for low- and moderate-income residents. For this assessment, the ACS defines a “selected condition” as owner- or renter-occupied housing units with at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room; and 4) selected monthly housing costs greater than 30 percent of household income. Just about half of both renter- and owner-occupied units have one or two selected conditions.

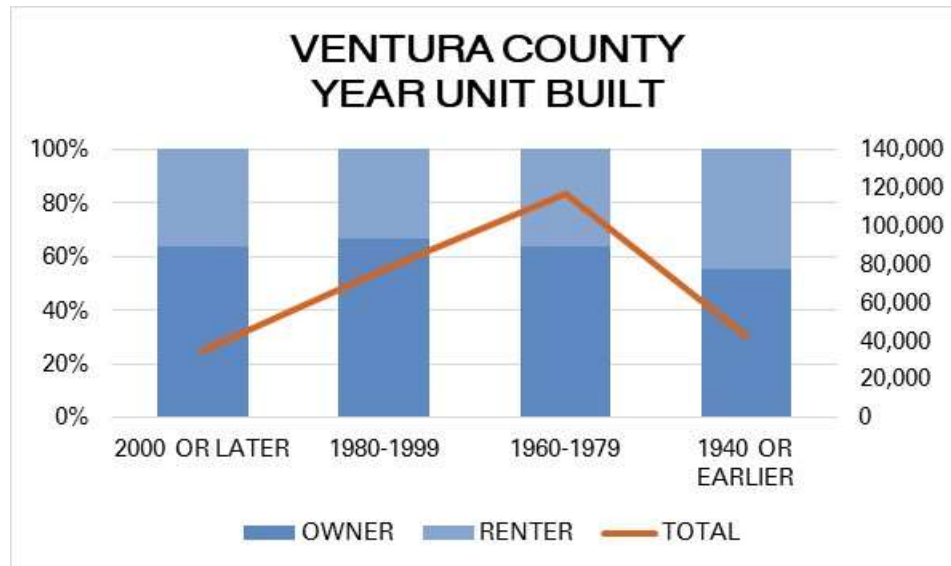


Figure MA-7: Year Unit Built
Source: 2016-2020 ACS

Definitions

Substandard housing is housing that does not meet the minimum standards contained in the State Housing Code (i.e., does not provide shelter, endangers health, safety or well-being of occupants). A substandard condition is one that adversely affects habitability of the housing unit. As defined by California Health and Safety Code §17920.3, a substandard condition exists to the extent that it endangers the health and safety of its occupants or the public. Such conditions include:

- Inadequate sanitation
- Structural hazards
- Any nuisance that endangers the health and safety of the occupants or the public
- All substandard plumbing, wiring, and/or mechanical equipment, unless it conformed to all applicable laws in effect at the time of installation and has been maintained in a good and safe condition
- Faulty weather protection
- The use of construction materials not allowed or approved by the health and safety code
- Fire, health and safety hazards (as determined by the appropriate fire or health official)

- Lack of, or inadequate fire-resistive construction or fire-extinguishing systems as required by the health and safety code, unless the construction and/or systems conformed to all applicable laws in effect at the time of construction and/or installation and adequately maintained
- Inadequate structural resistance to horizontal forces
- Buildings or portions thereof occupied for living, sleeping, cooking, or dining purposes that were not designed or intended to be used for such occupancies
- Inadequate maintenance that causes a building or any portion thereof to be declared unsafe

Standard housing condition in Ventura County is defined as housing that meets the minimum standards of the State Housing Code. For the purposes of the CDBG program, a unit in substandard condition is considered suitable for rehabilitation provided the unit is structurally sound, and the cost of rehabilitation is considered economically warranted.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
With one selected Condition	53,831	31.3%	50,748	51.0%
With two selected Conditions	1,397	0.8%	7,665	7.7%
With three selected Conditions	47	0.0%	434	0.4%
With four selected Conditions	23	0.0%	0	0.0%
No selected Conditions	116,739	67.9%	40,755	40.9%
Total	172,037	100.0%	99,602	100.0%
Table 1 - Condition of Units Data Source: 2016-2020 ACS				

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
2000 or later	22,145	12.9%	12,585	12.6%
1980-1999	51,970	30.2%	25,970	26.1%
1950-1979	74,440	43.3%	42,305	42.5%
Before 1950	18,600	10.8%	14,300	14.4%
Total	4,885	2.8%	4,445	4.5%
Table MA-10: Year Unit Built Data Source: 2016-2020 CHAS				

	County			California		
Ages	<4.5 mcg/dL	4.5-9.49 mcg/dL	>9.49 mcg/dL	<4.5 mcg/dL	4.5-9.49 mcg/dL	>9.49 mcg/dL
0-5	7,618	32	7	336,386	3,292	838
6-20	362	1	0	27,497	658	142
0-20	7,980	33	7	363,883	3,950	980
Table MA-11: Blood Lead Levels (BLLs) of children under the age of 6 Data Source: California Dept. of Public Health, Childhood Lead Poisoning Prevention Branch, California Blood Lead Data & California's Progress in Preventing and Managing Childhood Lead Exposure (Apr. 2022).						

Need for Owner and Rental Rehabilitation

The age and condition of Ventura County's housing stock is an important indicator of potential rehabilitation needs. Housing over 30 years of age can be presumed to need some form of major rehabilitation, such as roof replacement, foundation work and plumbing systems. Housing over 20 years of age will generally exhibit deficiencies in terms of paint, weatherization, heating / air-conditioning systems, hot water heaters and finish plumbing fixtures. Housing values in Ventura County have increased significantly over a relatively short period of time. Longtime homeowners, especially the elderly and disabled, are more likely to have fixed and limited incomes and may have difficulty maintaining their homes.

This housing stock in Ventura County is dated; 59% of housing units were constructed before 1980 according to 2016-2020 CHAS data. About 29% of owner- and renter-occupied housing in Ventura County was built 30 to 40 years ago between 1980 and 1999.

Further, there is a high share of both senior households and households with disabilities in Ventura County. There are 107,380 households with at least one member over the age of 62 and 55,535 of whom have household incomes at or below 80 percent AMI, according to 2016-2020 CHAS data. There are approximately 40,100 people ages 18 to 64 with disabilities, according to 2016-2020 ACS five-year estimates. These households may be presumed to have fixed incomes. It is reasonable to anticipate a significant number of housing units in need of repair and a significant number of households need financial assistance to complete those repairs.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Any housing built before 1978 may contain lead-based paint. If ingested, lead may cause severe damage to young children including decreased growth, learning disabilities, impaired hearing, hyperactivity, nerve and brain damage. Lead attacks the central nervous system, the neurological system, and can cause brain damage, IQ reduction, learning disabilities, decreased attention span, hyperactivity, growth inhibition, comas, seizures, and in some cases, death. Fetuses may also experience significant adverse effects through prenatal exposure. Children are more susceptible to the effects of lead because their growing bodies absorb more lead, and young children often put their hands and other objects in their mouths. Most children do not have any symptoms, even if a blood test shows that they have an elevated blood lead level. If a child does have symptoms, the symptoms may be mistaken for the flu or other illnesses.

Most of the housing stock in Ventura County was built before 1979 and is presumed to contain lead paint. The 2016-2020 CHAS data shows low- and moderate-income renter households with children under the age of six were living in housing constructed before 1980, and owner-occupied households meet the same conditions.

Number of Children with Elevated Blood Levels of Lead

The State of California mandates lead screening for all children who participate in publicly funded health programs. In California, screening typically occurs at ages one and two years. A blood level of 10 µg/dL or higher was previously referred to as an “elevated blood level (EBL).” However, as it is now recognized there is no safe level of lead, and adverse effects occur at levels below 10 µg/dL, an “elevated” blood lead level is no longer defined at a specific cut-off point. Of Ventura County children under the age of six whose blood lead level has been fully tested, 39 percent have levels greater than 4.5 mcg/DL.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families that Contain Lead-Based Paint Hazards

Older housing is more likely to have lead-based paint and the amount of lead pigment in the paint tends to increase with the age of the housing. Most of Ventura County’s housing stock was built before 1979, when the use of lead-based paint was outlawed, eliminating the residents of these homes from risk of lead-based paint hazards. The 2016-2020 CHAS data shows low- and moderate-income renter households with children under the age of six were living in housing constructed before 1980, and owner-occupied households meet the same conditions.

Discussion

Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units already affordable to low- and moderate-income households in the community. Many different types of housing services are needed. As required by HUD’s Lead Safe Housing Rule, the Urban County’s and entitlement jurisdictions’ housing rehabilitation programs will include appropriate safety measures such as testing and abatement for projects involving units constructed prior to 1978.

MA-25 Public and Assisted Housing

Introduction

As indicated in section NA-35, Area Housing Authority of the County of Ventura (AHACV) administers HUDs Housing Choice and Project-Based voucher programs.

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available									
# of accessible units									
Table MA-12: Total Number of Units by Program Type Data Source: PIC (PIH Information Center) *Data was not available on vouchers by project-based and tenant-based designation									

Describe the supply of public housing developments.

Ventura County has over 8,000 units assisted by the five housing authorities that are active in the county. These are predominately voucher units which are spread across the county. The demand for affordable housing units is quite high, as the majority of waiting lists are not accepting new applicants for housing authority assisted units and waitlist times are measured in years.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan

Physical condition of PHA units is determined by a physical inspection required by HUD for all HUD-assisted units. The inspections occur every one to three years, dependent on the unit type and past inspection score. The inspection score provides an overall assessment of the physical condition of the public housing development and corresponding units. A higher score indicates the property is in better condition.

Development Name	Development City	PHA Name	Inspection Date	Inspection Score
Colonia Village	Oxnard	Housing Authority Of The City Of Oxnard	2-Jun-22	82c
Colonia Village	Oxnard	Housing Authority Of The City Of Oxnard	31-May-22	75c*

Pleasant Valley	Oxnard	Housing Authority Of The City Of Oxnard	1-Jun-22	86c
Plaza Vista	Oxnard	Housing Authority Of The City Of Oxnard	9-May-22	89b
Oxnard Townhomes	Oxnard	Housing Authority Of The City Of Oxnard	7-Jun-22	85c
Palm Vista	Oxnard	Housing Authority Of The City Of Oxnard	28-Apr-22	92b
Mar Vista	Port Hueneme	Housing Authority Of The City Of Port Hueneme	3-Apr-23	86b
Westview Village	Ventura	Housing Authority Of The City Of San Buenaventura	5-Jul-22	73b
Buena Vida Et Al	Ventura	Housing Authority Of The City Of San Buenaventura	7-Jul-22	93a
Buena Vida Et Al	Ventura	Housing Authority Of The City Of San Buenaventura	7-Jul-22	79b
Scattered Sites	Ventura	Housing Authority Of The City Of San Buenaventura	20-Mar-23	84c
Whispering Oaks	Ojai	Housing Authority Of The County Of Ventura	9-Jun-22	83b
Florence Janss Apts	Thousand Oaks	Housing Authority Of The County Of Ventura	7-Feb-22	91b
1854 Los Feliz Dr Apts	Thousand Oaks	Housing Authority Of The County Of Ventura	9-Jun-22	96b
Roth Apartments	Meiners Oaks	Housing Authority Of The County Of Ventura	13-Jun-22	92b
Tafoya Terrace Apts	Moorpark	Housing Authority Of The County Of Ventura	12-May-22	98b
Ellis Terrace	Camarillo	Housing Authority Of The County Of Ventura	6-Jun-22	94b
Fiore Gardens	Thousand Oaks	Housing Authority Of The County Of Ventura	8-Feb-22	87c

Table MA-12: Public Housing Condition
Data Source: HUD Real Estate Assessment Center

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

The housing authorities in the county maintain capital improvement plans for all public housing developments and focus on critical restoration and revitalization needs such as roof, elevator, and HVAC replacement and upkeep.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

The housing authorities maintain active resident councils to gather feedback and input on how to improve the living environment and conditions for households residing in public housing. These councils provide feedback to PHA leadership and boards to inform capital improvements and implementation of services and programming.

MA-30 Homeless Facilities and Services

Introduction

Regionally, there are numerous facilities and services targeted to residents at-risk of becoming homeless and experiencing homelessness, including a range of emergency shelters, transitional shelters, and permanent supportive housing options. HUD uses the following definitions for these three facility types:

- **Emergency Shelter:** Any facility with the primary purpose to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.
- **Transitional Housing:** Transitional housing (TH) is designed to provide homeless individuals and families with the interim stability and support to successfully move to and maintain permanent housing. Transitional housing may be used to cover the costs of up to 24 months of housing with accompanying supportive services. Program participants must have a lease (or sublease) or occupancy agreement in place when residing in transitional housing.
- **Permanent Supportive Housing:** Permanent supportive housing (PSH) is defined as community-based housing paired with supportive services to serve households in which at least one member has a disability. Housing does not have a designated length of stay in which formerly homeless individuals and families live as independently as possible. Under PSH, a program participant must be the tenant on a lease (or sublease) for an initial term of at least one year that is renewable and is terminable only for cause.

Facilities and Housing Targeted to Homeless Households	Emergency Shelter Beds		Transitional Housing Beds*	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher/ Seasonal/ Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	528	25	211	131	163
Households with Only Adults	774		44	504	
Chronically Homeless Households	0		0	347	
Veterans	20		20	241	
Unaccompanied Youth	6		0	9	
Table MA-13: Facilities and Housing Targeted to Homeless Households Data Source: Housing Inventory Chart 2024 *Includes Safe Haven					

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In California, the primary programs for assisting families in poverty are CalWORKS, CalFresh, and Medi-Cal. These programs provide clients with employment assistance, discounted food, medical care, childcare, and cash payments to meet basic needs such as housing and transportation.

The California Work Opportunities for Kids (CalWORKs) program provides financial assistance and Welfare-to-Work services to California families with little to no cash. Through this program these families may be eligible to receive immediate short-term help with housing, food, utilities, clothing, or medical care. Childcare is also available through this program.

CalFresh, formerly the Food Stamp Program, is a nutritional assistance program that provides Electronic Benefit Transfer Cards to people receiving public assistance to purchase food and other essential items.

The Medi-Cal program provides health coverage for people with low-income and limited ability to pay for health coverage, including seniors, those with disabilities, young adults and children, pregnant women, persons in a skilled nursing or intermediate care home, and persons in the Breast and Cervical Cancer Treatment Program (BCCTP). People receiving federally funded cash assistance programs, such as CalWORKs (a state implementation of the federal Temporary Assistance for Needy Families (TANF) program), the State Supplementation Program (SSP) (a state supplement to the federal Supplemental Security Income (SSI) program), foster care, adoption assistance, certain refugee assistance programs, or In-Home Supportive Services (IHSS), are also eligible.

CDBG-, HOME-, and ESG-Funded Activities

Congress designed the CDBG programs to serve low-income people, some of which may meet the federal poverty definition. The County of Ventura received funding to run CDBG and HOME programs. At least 70 percent of all CDBG funds must be used for activities that are considered under program rules to benefit low- and moderate-income persons. Additionally, every CDBG activity must meet one of three national objectives: benefit low- and moderate-income persons (at least 51 percent of the beneficiaries must be low- and moderate-income); address slums or blight; or meet a particularly urgent community development need. CDBG programs assist the homeless and those at-risk-of homelessness directly and indirectly.

Under the HOME program, households must earn no more than 80 percent of the AMI, adjusted for household size, to be eligible for assistance. Furthermore, 90 percent of a HOME allocation that is invested in affordable rental housing must be directed to assist households earning no more than 60 percent AMI.

The Emergency Solutions Grant (ESG) program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency shelter, safe haven, transitional housing, permanent supportive housing, rapid-rehousing, and other permanent housing services are provided county-wide by the following agencies:

- County of Ventura
- HCA Healthcare for the Homeless
- Interface Children & Family Services
- Kingdom Center
- Mercy House
- National Health Foundation
- Ojai Valley
- Salvation Army
- Samaritan Center
- Shelter Care Resources
- Spirit of Santa Paula
- The Coalition for Family Harmony
- Turning Point Foundation
- United Way of Ventura County
- Ventura County Rescue Mission
- Human Services Agency
- Rain DV
- The City Center
- The River Community Church
- Area Housing Authority of the -County of Ventura
- Cabrillo Economic Development Corporation
- Housing Authority of the City of San Buenaventura
- Many Mansions
- Oxnard Housing Authority
- Santa Paula Authority
- Ventura County Behavior Dept.

MA-35 Special Needs Facilities and Services

Introduction

Special needs populations include people who are not homeless, but due to various reasons need services and supportive housing. The County of Ventura will consider allocating CDBG public service funding to programs that provide services to special needs populations, including but not limited to those serving the elderly, frail elderly, developmentally disabled, physically disabled, mentally disabled, alcohol or substance abusers, persons with HIV/AIDS, victims of domestic violence, victims of human trafficking and veterans with PTSD or other needs.

Elderly is defined under the CDBG program as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to independently perform at least three “activities of daily living” including eating, bathing, grooming or home management activities. Based on 2016-2020 CHAS data of the 107,380 households containing at least one elderly person in 2020, 55,535 households, earn at or below 80 percent of the AMI and may require public services to continue to live independently. ACS data from the same period shows 46,725 residents of Ventura County, aged 65 and above, have a disability. Of those people, 61 percent have cognitive difficulty, 47 percent have vision difficulty, and 40 percent have ambulatory difficulty.

People with disabilities that have a physical or mental impairment that substantially limits one or more major life activities generally rely on supportive services to perform activities of daily living. The Civilian Noninstitutionalized Population age 18 and to 64 in Ventura County includes 514,342 individuals, an estimated eight percent of whom have a disability (ACS, 5-year estimates). Of those who have a disability, 42 percent have ambulatory difficulty, 39 percent have an independent living difficulty, 44 percent have cognitive difficulty, 20 percent have a hearing difficulty, 17 percent have a vision difficulty, and 19 percent have a self-care difficulty.

Drug abuse or substance use disorder is defined as the use of chemical substances that lead to an increased risk of problems and an inability to control the use of the substance. Substance use disorder can be indicative of addiction disorder and may stem from physical and mental health issues. The U.S. Department of Health and Human Services’ Substance Abuse and Mental Health Services Administration (SAMHSA) conducted the National Survey on Drug Use and Health (NSDUH) and found in the state of California the prevalence of substance use disorder over the last year among the population over the age of 11 was 8.27 percent in 2013-2014 and was 17.12 percent in 2021-2022.

Human Immunodeficiency Virus (HIV) is a virus that weakens one’s immune system by destroying important cells that fight diseases and infection. Acquired Immune Deficiency Syndrome (AIDS) is the final stage of HIV. The Center for Disease Control’s (CDC) Atlas Plus program reported an estimated 1,244 persons living with HIV disease at the end of 2022 in Ventura County. Of that number, 31 of those people had been newly diagnosed during that year (<https://www.cdc.gov/nchhstp/atlas/index.htm>, accessed September 2024). New HIV diagnoses were most concentrated among those 25-34 years of age.

Domestic Violence includes, but is not limited to, felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabitating with or has cohabited with the victim. In 2022, 1,307 calls related to domestic violence were made from Ventura County (openjustice.doj.ca.gov, accessed September 2024). Of these domestic incidents, 52 involved a weapon and 1,255 did not.

Human trafficking is a crime that involves the forceful, fraudulent, or coercive methods of entrapping a person, real or perceived, to exploit them for financial gain. The exploitative nature can come in the form of labor services, involuntary servitude, enslavement, debt bondage or commercial sex acts. Human trafficking is extremely difficult to track; there is no recent or reliable prevalence rate to report. In 2021 the National Human Trafficking Hotline received the most calls from California of all 50 states (<https://humantraffickinghotline.org/> accessed December 2023). Of national cases reported to the hotline, the majority were for sex trafficking of adult women. The U.S. Department of State *Trafficking in Persons Report* published in July 2022, reports victims of human trafficking are found in every state in the country and trafficked from every country in the world. Victims of human trafficking in the United States are most frequently trafficked from within the United States, Mexico, and Honduras.

The National Institute of Mental Health (NIMH) explains Post-traumatic Stress Disorder (PTSD) can “develop after exposure to a potentially traumatic event that is beyond a typical stressor” and potential inducing events may include, but are not limited to, “violent personal assaults, natural or human-caused disasters, accidents, combat, and other forms of violence.” Symptoms of PTSD can be debilitating. The U.S. Department of Veteran’s Affairs National Center for PTSD reports an estimated six percent of the population, eight percent of women and four percent of men, will have PTSD at some point in their lives.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

To determine the level of need and types of services needed by special needs populations, the region conducted a public and stakeholder survey, consulted with local service providers, and reviewed data from the ACS, CHAS, CDC, State of California Department of Justice, U.S. Department of State, and NIMH. Supportive services required for special needs populations include case management, medical or psychological counseling and supervision, childcare, transportation, and job training for the purpose of facilitating a person’s stability and independence.

In housing, accessibility modifications to accommodate persons with mobility disabilities may include, but are not limited to, wider doorways, no step thresholds, installation of ramps, grab bars, lowered countertops, and accessible hardware. The needs of residents with sensory disabilities are different from those with mobility disabilities. Individuals with hearing disabilities require visual adaptations for such items as the telephone ringer, the doorbell and smoke alarms. Residents who are blind may require tactile marking of changes in floor level and stair edges and braille markings on appliances and controls. People with low vision may require large print markings and displays, contrasting colors to distinguish changes in level or transition from one area to another, proper lighting, and reduced glare from lighting and windows.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Insufficient supply of supportive housing together with inadequate discharge planning and coordination contributes to homelessness in situations where people are released from public institutions or public systems of care without having an appropriate mainstream or supportive housing option in place. Coordinated discharge planning for those exiting foster care, health and mental health care, and corrections is recognized as a best practice. The state mandates discharge planning policy for foster, health and mental health, and corrections.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Goal 2 of the Strategic Plan is to increase and improve access to public services programs targeting low- and moderate-income residents. Activities aligned with this goal will address supportive services, fair housing services, and disaster planning and recovery efforts County-wide.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Ventura County and the entitlement jurisdictions continue to strive to ensure that affordable housing is accessible to all community members and all members benefit from community and residential investments. However, the development of new residential development is limited because most existing residential areas are fully built out – leaving development to predominately consist of infill development and redevelopment of existing buildings.

Development of affordable housing is a particular challenge in each jurisdiction because financial subsidy is usually needed to create housing units that will charge less than a market-rate rent. There are limited amounts of resources available to fund affordable housing development throughout the county, as well as limited funding for corresponding services and facilities that may be required along with development, such as infrastructure or social services associated with the housing. As such, the demand for such housing far outpaces each jurisdiction's resources to address it and, as a result, the need for affordable housing continues to grow across the county.

MA-45 Non-Housing Community Development Assets

Introduction

During the implementation of the 2025-2029 Strategic Plan, the Urban County and the entitlement jurisdictions will use CDBG funds to provide a suitable living environment for low- and moderate-income people.

Economic Development Market Analysis

Business Activity by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less Workers
Agriculture, Mining, Oil & Gas	411,295	25,108	51.3%	8.9%	-42.4%
Arts, Entertainment, Accommodations	39,851	29,146	5.0%	10.4%	5.4%
Construction	25,178	17,679	3.1%	6.3%	3.2%
Education and Health Care Services	81,509	72,075	10.2%	25.7%	15.5%
Finance, Insurance, and Real Estate	29,977	15,914	3.7%	5.7%	1.9%
Information	10,019	3,942	1.3%	1.4%	0.2%
Manufacturing	39,322	26,253	4.9%	9.3%	4.4%
Other Services	22,078	7,340	2.8%	2.6%	-0.1%
Professional, Scientific, Management	52,279	25,274	6.5%	9.0%	2.5%
Public Administration	22,179	10,844	2.8%	3.9%	1.1%
Retail Trade	41,209	29,360	5.1%	10.5%	5.3%
Transportation and Warehousing	14,613	5,066	1.8%	1.8%	0.0%
Wholesale Trade	11,989	12,811	1.5%	4.6%	3.1%
Total	801,498	280,812	100%	100%	0
Table MA-14: Business Activity Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)					

Labor Force Statistics	Number of People
Total Population in the Civilian Labor Force	433,409
Civilian Employed Population 16 years and over	411,295
Unemployment Rate	5.1%
Unemployment Rate for Ages 16-24	1.6%
Unemployment Rate for Ages 25-65	2.9%
Table MA-15: Labor Force Data Source: 2016-2020 ACS	

Occupations by Sector	Number of People
Management, business and financial	67,157
Farming, fisheries, and forestry occupations	17,095
Service	72,457
Sales and office	88,420
Construction, extraction, maintenance, and repair	31,261
Production, transportation, and material moving	43,946
Table MA-16: Occupations by Sector Data Source: 2016-2020 ACS	

Travel Time to Work	People	Percentage
< 30 Minutes	246,213	66%
30-59 Minutes	93,072	25%
60 or More Minutes	31,518	9%
Total	370,803	1
Table MA-17: Travel Time Data Source: 2016-2020 ACS		

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	43,407	2,962	17,703
High school graduate (includes equivalency)	60,593	3784	20,062
Some college or Associate's degree	109,261	4,432	28,450
Bachelor's degree or higher	121,926	4168	22,161
Table MA-18: Educational Attainment by Employment Status (Population 16 and Older) Data Source: 2016-2020 ACS			

Educational Attainment by Age	Age in years				
	18–24	25–34	35–44	45–65	65+
Less than 9th grade	1,441	6,125	9,798	21,480	11,965
9th to 12th grade, no diploma	6,796	7,039	6,853	12,777	6,224
High school graduate, GED, or alternative	24,102	24,789	20,519	39,505	26,907
Some college, no degree	32,400	28,371	21,838	47,623	29,257
Associate's degree	6,537	12,430	10,435	22,725	12,195
Bachelor's degree	6,922	26,208	22,172	49,516	25,614
Graduate or professional degree	460	8,420	13,517	29,282	19,510
Table MA-19: Educational Attainment by Age Data Source: 2016-2020 ACS					

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$25,585
High school graduate (includes equivalency)	\$32,718
Some college or Associate's degree	\$44,173
Bachelor's degree	\$64,383
Graduate or professional degree	\$87,079

Table 2 – Median Earnings in the Past 12 Months by Educational Attainment
Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to 2020 Longitudinal Employer Household Dynamics (LEHD) data, the top four major private employment sectors by number of jobs were Education and Health Care Services (81,509 jobs), Retail Trade (41,209 jobs), Arts, Entertainment, Accommodations (39,851 jobs), Manufacturing (39,322 jobs).

Describe the workforce and infrastructure needs of the business community

The business community in Ventura County relies largely on a skilled workforce. Employers across all sectors, and especially those for which facilities in Ventura County are a destination location or part of a larger logistics chain such as transportation and warehousing, depend on well-functioning roads and transportation system.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Ventura County strives to maintain the region's unique character while recognizing the importance of accommodating a rapidly changing economy in Southern California. Economic development is a top priority as prosperous business owners, quality jobs, and a consistent tax base all help to create a healthy city.

Over the next five years the County will continue to invest public funds to foster economic growth through business outreach, retention, and expansion activities. Developers are educated on County and municipal codes and zoning, and assists with streamlining the development review process making it more efficient for businesses and investors. The County maintains relationships with local industry so it is abreast of local expansions and contractions, knowledgeable of local brokers and training and workforce development opportunities. These services have been successful at spurring private investment into the community and are expected to continue to do so.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

An estimated 65 percent of Ventura County's population, aged 18-64, has some post-secondary education, 34 percent of whom have some college or Associate's degree. Generally, the skills and education of the current workforce correspond to the employment opportunities in the city.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Within Ventura County there are two universities (California State University Channel Islands and California Lutheran University) and three community colleges (Oxnard, Ventura, and Moorpark).

The Economic Development Collaborative offers the "ETP Workforce Training Program," funded by the California Employment Training Panel, that can work with companies to train existing workers and provide on-the-job training for new workers.

The Ventura County Workforce Development Board also offers workforce training through the On-The-Job Training (OJT) program. OJT is a Workforce Innovation and Opportunity Act (WIOA) program that funds employee screening and training for businesses. OJT reimburses employers up to 50 percent of a trainee's wages during the training period.

The Specialized Training & Employment Project to Success (STEPS) program is a partnership program between the Ventura County Probation Agency (VCPA) and the Human Services Agency (HSA) that provides job readiness training to those in the justice system who are preparing for employment.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The *County of Ventura Strategic Plan 2024-2027* identifies three goals, two of which are aligned with the goals established in the *2025-2029 Consolidated Plan*. Those goals are to 1) Foster a thriving business ecosystem to create jobs, increase wages, and strengthen the local economy and 2) Create a customer service-focused and business-friendly environment while stimulating entrepreneurship and industry growth.

Discussion

In the spring of 2020, unemployment rates in the United States reached the highest levels since the U.S. Bureau of Labor Statistics (BLS) began recording this data. According to the BLS, national unemployment rates reached 23.5 percent in May 2020. Unemployment rates remained at historically high levels for almost six months. As of July 2024, unemployment rates had come down 5.0 percent in Ventura County. In 2019, prior to the pandemic, the unemployment rate in Ventura County was 3.8 percent. Another indication of the negative economic impact of the pandemic is the year over year decrease in gross domestic product (GDP) of 2.3 percent from 2019 to 2020 in California, and 2.3 percent in Ventura County as calculated by the Department of Commerce's Bureau of Economic Analysis (BEA). GDP rebounded with an increase of 3.4 percent in the county and 7.8 percent statewide from 2020 to 2021.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated?(include a definition of “concentration”)

Housing problems impact low- and moderate-income households disproportionately compared to higher income households. Any areas with a concentration of low- and moderate-income households are more likely to have high rates of housing problems, especially cost burden, the most common housing problem in Ventura County. Based on analysis of concentration data throughout the county, a concentration is determined if more than 26% of the households experience multiple housing problems.

This concentration is most prevalent in South and East Oxnard, Port Hueneme, and areas between Thousand Oaks and Fillmore.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of “concentration”)

The cities of Oxnard, Fillmore, Port Hueneme, and Santa Paula have the highest concentration of Hispanic or Latino residents. Areas with a higher concentration of low-income block groups (greater than 51% of the residents are low- or moderate-income) are located in and around the cities of San Buenaventura, Port Hueneme, Oxnard, and Santa Paula.

What are the characteristics of the market in these areas/neighborhoods?

The low-income areas and areas with a higher share of housing problems tend to overlap. These neighborhoods tend to have a higher share of rental housing and are more likely to have an aging housing stock.

Are there any community assets in these areas/neighborhoods?

The County and entitlement jurisdictions have a number of non-profit and service providers that actively provide services within these neighborhoods – helping to promote and improve access to public services, adequate public facilities and safe and clean open space.

Are there other strategic opportunities in any of these areas?

Throughout the community meetings, community members cited the need for ongoing investment to continue to maintain and improve public services, affordable housing and access to public facilities throughout the County. The need for these programs is most acute in these concentrated neighborhoods.

MA-60 Broadband Needs

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

All residences and small businesses in Ventura County may access to fixed and mobile broadband. Internet Service Providers (ISP) self-report to the Federal Communications Commission (FCC) on broadband availability throughout the county. Fixed broadband goes to homes and small businesses using fiber, cable, DSL, satellite, and fixed wireless technology. Mobile broadband is stationary coverage outdoors and mobile in-vehicle coverage. The FCC National Broadband Map shows, as of June 2023, that fixed internet access is available at six different download/upload speeds ranging from 0.2/0.2 megabits per second (Mbps) to 1000/100 Mbps and mobile access is available at the three fastest download/ upload rates available 4G, 5/1 Mbps, 5G-NR, 7/1 Mbps, and 5G-NR, 35/3 Mbps.

The FCC offered financial assistance to help households with low-income afford access to the internet. A discount of up to \$50 per month was awarded to eligible households. This program was available to new applicants from 2021 through February 2024. As of September 2024, 55,640 households in Ventura County subscribed to this program. This indicated a high level of need of affordable broadband.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the FCC there are 10 active fixed internet providers in Ventura County. Hughes Network Systems, LLC, Space Exploration Technologies Corp., Viasat, Inc. and Charter Communications reach at least 80 percent of residences in the County. There are four active mobile internet providers. The main mobile internet providers are Hughes Network Systems, Space Exploration Technologies, Viasat, and Charter Communications.

MA-65 Hazard Mitigation

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The County of Ventura has a current Hazard Mitigation Plan published in 2022. The plan assessed the risk associated with the categories that follow: avalanche, dam failure, drought, earthquake, erosion, expansive soils, extreme cold, extreme heat, flood, hail, hurricane, landslide, lightening, sea level rise, severe wind, severe winter weather, storm surge, subsidence, tornado, tsunami, and wildfire.

Describe the vulnerability of housing occupied by low- and moderate-income households to these risks.

Low- and moderate-income residents and special needs populations are especially vulnerable to the risks of climate-related hazards. The residences of low- and moderate-income households are more often in worse condition and thus are more susceptible to external weather conditions such as extreme heat. Likewise, elderly residents are at a greater risk during extreme weather events such as extreme heat events.

Strategic Plan

SP-05 Overview

The Strategic Plan outlines each jurisdiction's plan for allocating HUD entitlement grants and identifies local priorities within the regional context. Informed by qualitative and quantitative data gathered through citizen participation and consultation with stakeholders throughout the region, market analysis, and an assessment of U.S. Census and other local data that reflect community needs, the Strategic Plan identifies the highest priority needs toward which to direct grant dollars. The following regional goals were identified to meet high-priority needs identified through the Needs Assessment, Market Analysis, and consultation with stakeholders and the general public (in no particular order or ranking):

- Improve the supply of affordable housing
- Increase and improve social services
- Work to end homelessness
- Create and maintain quality neighborhoods
- Promote economic development
- Effective administration

SP-10 Geographic Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Ventura County invests community development resources to address needs of low- and moderate-income persons living throughout the jurisdiction. Each entitlement jurisdiction additionally allocates resources that geographically target specific neighborhoods in which the majority of residents are low- and moderate-income. With limited resources, each community identifies opportunities to target resources at areas that have the greatest need or that would maximize the impact of the investment.

Individual activities funded by the Community Development Block Grant (CDBG) program are designed to benefit low- and moderate-income (LMI) persons or, in the case of activities like parks and streets, areas where at least 51 percent of the residents are low- and moderate-income persons. However, the jurisdictions of Camarillo and Thousand Oaks are considered “Exception Grantees” by HUD, meaning that the area served by such activities must be within the highest quartile of low- and moderate-income block groups (rather than areas where at least 51 percent of persons are low- and moderate-income). For fiscal year 2024, the percentages of LMI persons were 39.22 percent in Camarillo and 34.24 percent in Thousand Oaks; these percentages are adjusted by HUD annually.

Within the City of San Buenaventura, the Westside Ventura Neighborhood is one of the oldest and most socio-economically diverse communities. The area is bounded by the Ojai Freeway (Highway 33) to the west, steep hillsides to the east, Ottawa Street to the north, and Park Row Avenue to the south. These Census block groups are the Westside Neighborhood Revitalization Strategy Area (NRSA), a section of the City that has been created to deliver focused revitalization activities using CDBG funds. While expenditure of CDBG funds must typically meet strict eligibility and recordkeeping requirements, communities with approved NRSA are offered enhanced flexibility in undertaking economic development, housing, and public service activities with CDBG funds within the approved NRSA boundaries. This flexibility is designed to promote innovative programs in economically disadvantaged residential areas of the community. The Westside Ventura Neighborhood NRSA is the only geographic priority area within the Ventura County entitlement jurisdictions.

SP-25 Priority Needs

Through the Consolidated Plan process, the Ventura County region identified a range of priority needs that are both regional in nature and specific to each jurisdiction. While all needs were identified as critical within the community, each jurisdiction does not have available HUD and other resources to fund activities to address each need.

Priority needs are assigned a “high” or “low” priority as prescribed by HUD. Generally, “high” priority needs are ranked in a fashion where funds will be allocated to address the needs during the 5-year Consolidated Plan cycle. While the need may not be funded each year, it is the intent of the jurisdiction to prioritize funding to address the need. On the contrary, while “low” priority needs are still critical needs or gaps within the jurisdiction, they are less likely to be funded with HUD resources during the Consolidated Plan cycle. This may be due to the availability of other resources to address these needs.

1. Development of New Affordable Housing		
Description:	Throughout the County, there is an acute need for affordable housing for low- and moderate-income households.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	The demand for affordable housing has grown considerably within the past five years as vacancy rates continue to remain relatively low and the market rate for housing continues to outpace wage growth. For a household earning minimum wage, they would need to earn more than 3.5 minimum wage salaries to afford a market rate 2-bedroom apartment without being cost burdened. This need should be supported by collaboration with other city and county	

	agencies to streamline and support the permitting and building process for new affordable housing.
Population:	Extremely-low income Low-income Moderate-income Large households Households with children Elderly Farmworker households Public Housing residents
Geographic Area:	All

2. Housing Rehabilitation		
Description:	Throughout the County, there is a need to maintain adequate and quality housing stock, especially for low- and moderate-income households. By addressing this need, the region may be able to preserve and improve the quality of affordable housing within the county.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	The age of housing stock throughout Ventura County is relatively high and indicating a potential need for ongoing rehabilitation. This is coupled with an aging population who have	

	less disposable income to address immediate repair needs and/ or make units more accessible to age in place.
Population:	Extremely-low income Low-income Moderate-income Large households Households with children Elderly Farmworker households Persons with disabilities
Geographic Area:	All

3. Housing Services		
Description:	In an effort to support first-time homebuyers and households with children, provide access to financial and non-financial support and assistance to accessing the homeownership market through programs such as downpayment and closing cost assistance, homebuyer coaching, and subsidized property inspections.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	The cost of ownership housing is continuing to rise, making it more difficult for first-time homebuyers to access the housing market due to cost of entry into the market. Through targeted subsidy programs, jurisdictions can	

	provide support to these households to better access home ownership.
Population:	Moderate-income Large households Households with children
Geographic Area:	All

4. Housing Stability		
Description:	Through tenant-based rental assistance and diversion programs, provide short- and medium-long term rental assistance to extremely low-income, and low-income households who are at-risk of homelessness.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Throughout the region, there is a large share of households who are extremely low- and low-income who are experiencing cost or severe cost burden. Nationally, these households are most at risk to experience homelessness due to a singular change in circumstances.	
Population:	Extremely-low income Low-income Households experiencing homelessness Farmer households	

Geographic Area:	All
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5. Homelessness		
Description:	In collaboration with the Ventura County Continuum of Care, provide holistic and complete supports to households experiencing or at-risk of experiencing homelessness through the provision of rapid re-housing, emergency shelter and supportive services.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	There is a high number of homeless households and individuals within the region. The need for coordination across the spectrum of activities to support this community is high.	
Population:	Extremely low-income households Homeless Unaccompanied Youth Mentally Ill Chronic Substance Abuse	
Geographic Area:	All	

6. Supportive Services	
Description:	Provide targeted services for youth, elderly, persons with disabilities, victims of domestic

	violence, veterans, and other higher need populations within the region	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Through stakeholder and community feedback, it was indicated that low-income individuals benefit from services provided to increase quality of life and provide basic needs.	
Population:	Extremely low-income households Low-income Moderate-income Households with children Elderly Frail Elderly Persons with Disabilities Persons with Addictions Victims of Domestic Violence Veterans	
Geographic Area:	All	

7. Fair Housing Services	
Description:	Provide training to landlords and banking institutions and services to individuals and households experiencing housing discrimination or at-risk of experiencing housing discrimination

Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Through consultation and the Analysis of Impediments, the need for fair housing services is apparent throughout the region	
Population:	Extremely low-income households Low-income Moderate-income Households with children Elderly Frail Elderly Persons with Disabilities Persons with Addictions Victims of Domestic Violence	
Geographic Area:	All	

8. Public Facility Maintenance		
Description:	Maintain high quality public facilities to serve the needs of low- and moderate-income households	
Level of Need:	Ventura County	High
	Camarillo	Low
	Oxnard	High
	Simi Valley	High

	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Through consultation, the need for public facility maintenance and improvements was identified as especially needed in Oxnard and San Buenaventura. While the need exists in Ventura County, Camarillo, Simi Valley and Thousand Oaks, it is not as acute as the other jurisdictions.	
Population:	Extremely low-income households Low-income Moderate-income Households with children Elderly Frail Elderly Persons with Disabilities Persons with Addictions Victims of Domestic Violence	
Geographic Area:	All	

9. Street Improvements and Infrastructure		
Description:	Maintain streetscapes and sidewalks in low- and moderate-income neighborhoods	
Level of Need:	Ventura County	Low
	Camarillo	Low
	Oxnard	Low
	Simi Valley	Low
	San Buenaventura	Low
	Thousand Oaks	Low

Basis for Relative Priority:	While the need for maintaining high quality streets and sidewalks exists, it is a lower need when compared to the other needs identified in this Strategic Plan
Population:	Extremely low-income households Low-income Moderate-income
Geographic Area:	All

10. Economic Support for Small Businesses & Job Training		
Description:	Promote small business development and provide job training to meet the economic needs within the community.	
Level of Need:	Ventura County	Low
	Camarillo	Low
	Oxnard	Low
	Simi Valley	Low
	San Buenaventura	High
	Thousand Oaks	Low
Basis for Relative Priority:	While the need for economic support exists throughout the county, economic development programs funded through CDBG are time intensive and require intensive regulations. Given this challenge coupled with the other needs identified in this Strategic Plan, this is deemed a low need for this Consolidated Plan cycle.	
Population:	Extremely low-income households Low-income Moderate-income	

Geographic Area:	All
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11. Disaster Planning and Recovery		
Description:	Disaster planning and recovery activities after severe weather, fire, or earthquakes.	
Level of Need:	Ventura County	Low
	Camarillo	Low
	Oxnard	Low
	Simi Valley	Low
	San Buenaventura	Low
	Thousand Oaks	Low
Basis for Relative Priority:	Fires and severe weather occur frequently in the Ventura County region. Planning and recovery activities are needed on an ongoing or urgent need basis to assist low- and moderate-income areas or households. These activities would be supported as funding allows or by disaster need relative to other housing and community development needs within the community.	
Population:	Non-housing community development	
Geographic Area:	All	

SP-30 Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant-Based Rental Assistance (TBRA)	Similar to HUD Housing Choice Vouchers (HCV) or Veterans Affairs Supportive Housing (VASH), TBRA rental assistance covers part or all of a low-income tenant's rent. Such assistance is often most beneficial in high-housing cost/ high-development cost areas where there is little affordable housing available. Generally, successful programs require engagement with landlords to market the program and establish an available pipeline of potential units for TBRA recipients. TBRA interventions should generally be paired with complementary initiatives to expand and/ or maintain affordable housing.
TBRA for Non-Homeless Special Needs	A targeted TBRA program or homeless prevention program is a key component to help extremely low-income or other special needs households establish stable housing. These households generally face similar, albeit more exacerbated, challenges experienced by low-income households. TBRA for targeted populations is often most effective when paired with supportive services or other wrap around support to ensure ongoing stability for the household.
New Unit Production	Housing demand continues to outpace housing construction within Ventura County. This is anticipated to only be accentuated by the 2025 fire season in southern California. Affordable housing is in extremely high demand throughout the County and continues to be the most needed housing investment to support low- and moderate-income households.
Rehabilitation	59 percent of housing units in Ventura County were constructed before 1980 according to 2016-2020 CHAS data. Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Addressing substandard housing conditions through housing preservation activities provides that all economic segments of the community have the means to ensure that their property meets local standards.
Acquisition, including preservation	Acquisition, for the purpose of creating or maintaining affordable housing would be beneficial to increasing the supply of affordable housing throughout the County. However, because of the rising cost of real estate throughout the County, such options would need to be carefully evaluated to ensure that the cost of the acquisition plus the corresponding construction or rehabilitation cost is low enough to provide an

	adequate benefit for the cost. The County and entitlement jurisdictions should first evaluate existing underutilized city, county, and state land within the region to determine if any could be leveraged into affordable housing. Likewise, the County and jurisdictions should evaluate partnerships with nonprofit or other socially driven organizations within the county who may have land holdings or can assist in the acquisition of new property.
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Table SP-1: Influence of Market Conditions

SP-35 Anticipated Resources

Introduction

During the five-year period of the Consolidated Plan from July 1, 2025, to June 30, 2030, the Urban County of Ventura and the jurisdictions of Camarillo, Oxnard, San Buenaventura, Simi Valley and Thousand Oaks anticipate the following allocation of CDBG, HOME and ESG resources.

The funding estimates are currently established using 2024 allocations. The funding allocations will be revised once HUD provides the 2025 award allocations.

Program	Uses of Funds	Expected Amount Available for 5-Years				Expected Amount Available Remainder of Con Plan
		Annual Allocation	Program Income	Prior Year Resources	Total	
Urban County of Ventura						
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,454,583			\$1,454,583	\$5,818,332
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,197,155.46			\$1,197,155.46	\$4,788,621
Camarillo						
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$345,293	\$159,498		\$504,791	\$1,381,172

Program	Uses of Funds	Expected Amount Available for 5-Years				Expected Amount Available Remainder of Con Plan
		Annual Allocation	Program Income	Prior Year Resources	Total	
Oxnard						
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,074,781	\$100,000		\$2,174,781	\$8,825,219
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA Admin and Planning	\$599,010.76	\$150,000		\$749,010.76	\$3,000,989.24
ESG	Rapid Rehousing Homelessness Prevention Shelter Street Outreach Admin and Planning	\$184,400			\$184,400	\$815,600
San Buenaventura (Ventura City)						
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$704,658			\$704,658	\$2,818,632

Program	Uses of Funds	Expected Amount Available for 5-Years				Expected Amount Available Remainder of Con Plan
		Annual Allocation	Program Income	Prior Year Resources	Total	
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$375,715.53		\$1,547,318	\$1,923,033.53	\$1,502,862
Simi Valley						
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$657,452	\$44,174	\$64,824	\$766,450	\$2,629,808
Thousand Oaks						
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$648,249		\$15,080	\$663,329	\$2,592,996

Table SP-2:Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

The jurisdictions leverage federal resources against other sources of federal, state, local, and private funding to maximize the impact of CDBG, HOME, and ESG funds. Leveraging varies from activity to activity depending on the project scope and grant requirements.

Although the CDBG program does not require a match, the HOME program and the ESG program require funding match. The HOME program requires a 25 percent non-federal cash or non-cash match of the annual grant amount or entitlement, less 10 percent for administration and five percent for Community Housing Development Organization (CHDO) operating support.

ESG match is required on a one-to-one basis (100 percent match). ESG grantees report required match detail to the Ventura County Continuum of Care (CoC) on a monthly or semi-annual basis. Matching contributions from ESG grantees (cash or non-cash) may be obtained from any source, including any federal source other than the ESG program, as well as state, local, and private sources, per 24 CFR 576.201. Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate resources. Examples of leveraged federal and state resources include, but are not limited to those listed below:

Federal Resources

- Continuum of Care (CoC) Program
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- YouthBuild
- Federal Low-Income Housing Tax Credit Program
- Project Based Housing Choice Vouchers

State Resources

- Affordable Housing and Sustainable Communities Program
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- CalHFA Single and Multi-Family Program
- CalHome Program
- Encampment Resolution Funds (ERF)
- Homekey
- Homeless Housing, Assistance and Prevention Program (HHAP)
- Housing and Homeless Incentive Program (HHIP)
- Low-Income Housing Tax Credit Program
- Mental Health Service Act (MHSA) Funding
- Multifamily Housing Program (MHP)
- Permanent Local Housing Allocation (PLHA)
- Tax-Exempt Bond Financing

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Most County- and jurisdiction-owned property is used to house County or City operations or is deed-restricted, limiting its feasibility for new uses. The County and jurisdictions have been evaluating land it owns, as it becomes available, for the purpose of providing affordable housing and will continue to consider land that is deemed as surplus for the needs identified in the Regional Consolidated Plan.

SP-40 Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Camarillo	Government agency	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
City of Oxnard	Government agency	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
City of San Buenaventura	Government agency	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
City of Simi Valley	Government agency	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction

		Neighborhood improvements Public facilities Public services	
City of Thousand Oaks	Government agency	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
County of Ventura	Government agency	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
Area Housing Authority of the County of Ventura	Public Housing Authority	Rental	Region
Housing Authority of the City of San Buenaventura	Public Housing Authority	Rental	Jurisdiction
Santa Paula Housing Authority	Public Housing Authority	Rental	Jurisdiction
Housing Authority of The City of Port Hueneme	Public Housing Authority	Rental	Jurisdiction
Oxnard Housing Authority	Public Housing Authority	Rental	Jurisdiction
Ventura County Continuum of Care	Continuum of Care	Homelessness	Region

Table SP-3: Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

To promote access to affordable housing and robust community development services, the jurisdictions within Ventura County collaborate with a range partners in the community – including the Housing Authorities listed above as well as the Ventura County Continuum of Care.

The County and participating entitlement jurisdictions partner annually with 50-plus local providers of public and social services to assist in the delivery of subsidized services to low- and moderate-income individuals and households. These partnerships help to meet the needs of the elderly, youth, disabled persons, victim of domestic violence, homeless persons, veterans, and other populations with specialized needs.

Despite these partnerships, gaps in the delivery system continue to exist. These are largely related to a lack of overall funding to meet the housing and community development needs within the region.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Table SP-4: Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

In 2023, the Ventura County Continuum of Care updated its Plan to Prevent and End Homelessness. In this Plan, the County identified five key action areas that, when completed, will address homelessness across the region.

1. *Housing Prioritization and Funding*: Focus on increasing permanent housing options
2. *Regional Coordination and Leadership*: Ensure consistency and alignment across jurisdictions, the public and service providers.
3. *Outreach and Service Delivery*: Establish a command center to standardize outreach and service delivery across the County.
4. *Data-Driven Decision Making*: Utilize real time data to evaluate the effectiveness of program interventions and share outcomes with the community.
5. *Representation and Inclusivity*: Include people with lived experience in the decision making process.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Ventura Urban County and all entitlement cities partner with social services agencies to undertake activities that benefit low- and moderate-income households and special populations of the elderly, youth, disabled persons, victims of domestic violence, homeless persons, and veterans.

Service delivery can differ between sheltered and unsheltered homeless populations within the county. Shelter has been unavailable to persons experiencing homelessness for large portions of each year, limiting delivery of programs and services for these individuals. Funding or lack of facilities, such as in the case of limited permanent supportive housing units in the County, may also create a gap or delay in service delivery.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

To address the lack of resources necessary to fully address the needs of special needs populations and persons experiencing homelessness, the County and entitlement jurisdictions will continue to partner closely with the Ventura County Continuum of Care to achieve the five action area goals established in the 2023 plan.

SP-45 Goals Summary

GOAL OUTCOME INDICATORS TO BE UPDATED BASED ON FINAL ACTION PLANS

Goal 1: Improve the Supply of Affordable Housing							
Develop and maintain affordable housing opportunities for low- and moderate-income homeowners and renters.							
Priority Needs							
• Development of New Affordable Housing • Housing Rehabilitation • Housing Services • Housing Stability • Disaster Planning and Recovery							
Start Year	2025	Category			Affordable Housing		
End Year	2029	Geographic Area(s)			All		
Five Year Funding		CDBG	HOME	ESG	Total		
Camarillo		\$225,941.25			\$225,941.25		
Oxnard		\$2,200,000	\$3,375,000		\$5,575,000		
San Buenaventura		\$1,585,481.02	\$3,238,037.76		\$3,276,200.90		
Simi Valley		\$328,726			\$328,726		
Thousand Oaks		\$2,121,889			\$2,121,889.52		
Ventura Urban County		\$3,636,458.01	\$5,387,200.06		\$9,023,658.07		
Goal Outcome Indicator	Total	Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Rental Units Rehabilitated			10	55	30	250	300
		10	20	25		50	30

Homeowner Rehabilitation			25				68
Rental Construction							11
Homeowner Construction			5				20
Direct Financial Assistance to homebuyers							

Goal 2: Increase and Improve Social Services					
Increase and improve access to public service programs targeting low- and moderate-income residents.					
Priority Needs					
• Supportive Services • Fair Housing Services • Disaster Planning and Recovery					
Start Year	2025	Category		Non-Homeless Special Needs Non-Housing Community Development	
End Year	2029	Geographic Area(s)		All	
Five Year Funding		CDBG	HOME	ESG	Total
Camarillo		\$260,053.68			\$260,053.68
Oxnard		\$1,320,000			\$1,320,000
San Buenaventura		\$352,329			\$352,329
Simi Valley		\$328,726			\$328,726

Thousand Oaks			\$324,125				\$324,125
Ventura Urban County			\$363,646				\$363,646
Goal Outcome Indicator	Total	Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Public Service for low/moderate-income other than housing benefit		1,495	2,400	650	600	2,500	11,000

Goal 3: Work to End Homelessness					
In partnership with the Ventura County Continuum of Care, work to end homelessness within Ventura County by providing housing, emergency shelter and social services to homeless persons or those at risk of homelessness.					
Priority Needs					
• Supportive Services • Homelessness					
Start Year	2025	Category		Homeless	
End Year	2029	Geographic Area(s)		All	
Five Year Funding		CDBG	HOME	ESG	Total
Camarillo		\$1,588,346.42			\$924,057.24
Oxnard		\$330,000		\$925,000	\$1,255,000
San Buenaventura		\$176,163.98			\$176,163.98
Simi Valley		\$164,362.51			\$164,362.51
Thousand Oaks		\$162,062			\$162,062
Ventura Urban County		\$727,290.99			\$727,290.99

Goal Outcome Indicator	Total	Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Homeless Prevention			5	440		25	
Tenant Based Rental Assistance/ Rapid Rehousing			50				
Homeless Person Overnight Shelter		30	50				350
Transitional housing beds added		10	50				
Other (Street Outreach)			300		500		500
Public Service for low/moderate-income other than housing benefit							

Goal 4: Create and Maintain Quality Neighborhoods			
Enhance and maintain access to livable neighborhoods by improving and maintaining public facilities and infrastructure.			
Priority Needs			
- Public Facility Maintenance - Street Improvements and Infrastructure - Disaster Planning and Recovery			
Start Year	2025	Category	Non-Housing Community Development

End Year		2029		Geographic Area(s)		All		
Five Year Funding				CDBG		HOME	ESG	Total
Camarillo								
Oxnard				\$4,510,000				\$4,510,000
San Buenaventura								
Simi Valley				1,916,991.49				1,807,933.49
Thousand Oaks								
Ventura Urban County				\$1,090,937				\$1,090,937
Goal Outcome Indicator	Total	Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County	
Public Facility other than low/moderate income housing benefit (persons assisted)			25,000		12,875		19,265	

Goal 5: Promote Economic Development					
Promote economic growth and resilience in small businesses and within the workforce in targeted areas.					
Priority Needs					
Economic Support for Small Businesses and Job Training					
Start Year	2025	Category		Non-Housing Community Development	
End Year	2029	Geographic Area(s)		All	
Five Year Funding		CDBG	HOME	ESG	Total

Camarillo							
Oxnard		\$440,000					
San Buenaventura		\$704,658					
Simi Valley							
Thousand Oaks							
Ventura Urban County							
Goal Outcome Indicator	Total	Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Microenterprise Assistance				25			
Jobs Created/ Retained			8				

Goal 6: Effective Administration					
Maintain effective housing and community development programs to carry out HUD CPD funded programs and activities.					
Priority Needs					
n/a					
Start Year	2025	Category		Planning and Admin	
End Year	2029	Geographic Area(s)		All	
Five Year Funding		CDBG	HOME	ESG	Total
Camarillo		\$316,412.65			\$316,412.65
Oxnard		\$2,200,000	\$375,000	\$75,000	\$2,650,000
San Buenaventura		\$704,658	\$187,857.77		\$892,515.77
Simi Valley		\$657,452			\$657,452

Thousand Oaks			\$648,249				\$648,249
Ventura Urban County			\$1,454,583		\$598,577.24		\$2,053,160.24
Goal Outcome Indicator	Total	Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Other: Program Admin Years</i>	60	5	5	5	5	5	5

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During the course of the Consolidated Plan period, the participating grantees in the regional Consolidated Plan anticipate that affordable housing will be provided to 1,214 extremely low-, low-, and moderate-income households.

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

No PHAs in Ventura County are bound by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

Activities to Increase Resident Involvement

Each PHA in Ventura County actively works to increase resident involvement and engagement in the planning and programming of activities and services provided by or coordinated by the PHA. Residents participate in resident advisory groups or councils and provide recommendations to PHA leadership and the PHA's Board of Directors on needs and issues within the community and/ or for services to better meet the needs of residents.

Is the public housing agency designated as troubled under 24 CFR part 902?

None of the PHAs located in Ventura County or serving Ventura County are designated as troubled PHAs.

Plan to remove the 'troubled' designation

Not applicable

SP-55 Barriers to Affordable Housing

Barriers to Affordable Housing

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing, such as land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in that barriers are lawful and impediments to fair housing choice are usually unlawful.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The state of California mandates that jurisdictions include seven elements in their General Plans: land use, transportation, conservation, noise, open space, safety, and housing. Two of these elements – the Housing and Land Use Elements – can directly impact local housing markets because they define key parameters for housing development such as permitted density, required fees, and allowable zoning uses.

The Housing Element details a local government's strategy to address their jurisdiction's housing needs and regulate existing and future housing development. In California, the state outlines statutory requirements for each community's Housing Element which are then subject to review by the Department of Housing and Community Development (HCD) for compliance with state law. Enacted in 1969, the Housing Element law requires that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law acknowledges that for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for and do not unduly constrain housing development. Specifically, the Housing Element must:

- Identify adequate sites which will be made available through appropriate zoning and development standards and with services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community's housing goals;
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households;
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock; and
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, sexual orientation, gender identification, or any other arbitrary factor.

The Land Use Element of the General Plan also influences housing choice by defining allowable uses within the jurisdiction by designating allowable densities and land uses for various zoning districts across the community including residential, commercial, industrial, public, and agricultural zones. As it applies to housing, the Land Use Element establishes a range of residential land use categories, specifies densities (typically expressed as dwelling units per acre) and suggests the types of housing appropriate in a community. While the Land Use Element establishes

different zones with specified parameters for residential development, it is a jurisdiction's local zoning ordinance which details the specific development standards for the community. In other words, the Land Use Element serves as a guiding framework for a community's land use policy while the zoning ordinance is the explicit code that lays out permitted uses within each zone.

A Housing Element within a General Plan approved by the State of California should, in theory, allow the private market to create enough housing units at various price levels to meet the jurisdiction's affordable housing needs.

SP-60 Homelessness Strategy

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Ventura County Continuum of Care (CoC) provides oversight and coordination for homeless services in the county. The Coordinated Entry System, Pathways to Home, provides referrals and linkages to appropriate resources through a “no-wrong door” approach. The CoC is partnering with healthcare providers, youth outreach teams, Veteran service providers and other community partners to link-in to the Coordinated Entry System (CES) for broader coverage and increased ease of access for people in need of services. The Homeless Management Information System hosts the CES and referral process.

The 2023 and 2024 PIT Counts found that 202 fewer people experienced unsheltered homelessness in 2024 than 2023. The total number of persons experiencing homelessness (sheltered and unsheltered combined) declined by 83 persons during this same period.

The County of Ventura is committed to being a place where all are welcome, where people are supported and where everyone has an opportunity to thrive. It will do so by coordinating with County partners, including the CoC, local businesses, community faith groups, and nonprofits to engage the homeless population.

Addressing the emergency and transitional housing needs of homeless persons

Emergency and transitional needs of homeless persons are addressed via the use of a coordinated entry process to prioritize homeless persons.

Within the County of Ventura, the following emergency shelters operate year round.

- **Ventura County Rescue Mission:** Serves single men; 10-15 bed capacity
- **Lighthouse Women’s and Children’s Mission:** Serves single women and mothers with children; 21 bed capacity
- **Gabriel’s House Women’s Shelter:** Serves single women and women with children; 20 bed capacity
- **Our Place Shelter:** Serves single men and women; 10 bed capacity
- **ARCH Ventura:** Serves single men and women; 55 bed capacity
- **Harvard Shelter:** Serves Santa Paula, Fillmore and Piru residents only; 42 bed capacity
- **Thrive Grove:** Serves Thousand Oaks; 30 bed capacity; anticipated to open in 2025

The County uses a blend of transitional housing properties and a bridge housing model for transitional housing; placing homeless households in motels and scattered site leased apartments as a pathway to permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The CoC works with organizations to reach and serve as many groups as possible and address barriers to permanent housing. Organizations who serve those experiencing homelessness include domestic violence service providers, Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ) organizations, criminal justice systems, healthcare partners, behavioral health providers, and mainstream service providers that serve families and individuals.

In the CoC's 2024 Report on the State of Homelessness, it reported that of the 6,060 persons served during 2023, 57% were placed in permanent housing, 96% retained housing.

The CoC established a goal of limiting the average length of time homeless to 90 days for Emergency Shelter and 180 days for Transitional Housing. The actual length of homelessness was 210 days for Emergency Shelter and 224 days for Transitional Housing. The CoC is continuing to establish pathways to reduce these time periods.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

The CoC has established a goal of placing 85% of all persons served into permanent housing and ensuring that 85% of those placed retain those housing. To achieve this goal, the CoC ensures robust outreach, engagement and wrap around services and case management to serve those in need of and placed in housing.

SP-65 Lead-Based Paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards.

Actions undertaken by Ventura County to remediate lead-based paint hazards and reduce instances of lead poisoning adhere to the HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992, which covered CDBG, HOME, ESG, and HOPWA, and 24 CFR Part 35, which covers HTF. The State of California has also enacted legislation which deems a building to be in violation of the State Housing Law if it contains lead hazards and requires local enforcement agencies to enforce provisions related to lead hazards; makes it a crime for a person to engage in specified acts related to lead hazard evaluation and abatement, unless certified or accredited by the state; and allows local enforcement agencies to order the abatement of lead hazards or issue a cease and desist order in response to lead hazards.

Following the declaration by the state that childhood lead exposure was the most significant childhood environmental health problem in California, Ventura County established the Childhood Lead Poisoning Prevention (CLPP) program within its Health Care Agency to reduce the incidence of childhood lead exposure. The CLPP program provides a variety of medical and environmental services, including blood testing, home inspections, and lead testing, intended to prevent children from being exposed to lead, reduce the harmful effects of lead poisoning, and prevent environmental exposure to lead through community outreach and education.

In March 2011, Ventura County joined with 10 cities and counties as a plaintiff on behalf of the state in a public nuisance lawsuit against three lead paint manufacturers to address lead-based paint hazards in housing built prior to 1951. The suit was settled in 2018, and in November 2019, the county received the first of what will eventually be a \$7.6 million settlement. The funds, used to capitalize the new Healthy Homes Ventura County Program, will initially be used to identify and abate lead-based paint hazards on homes built before 1950, and will be expanded to include the homes built between 1951 and 1980.

The testing and abatement of lead-based paint, an important element of the housing rehabilitation activities undertaken by Ventura County, supplement ongoing efforts to increase the availability of safe and affordable housing in the county.

How are the actions listed above related to the extent of lead poisoning and hazards?

Over time through testing and abatement, monitoring of public health data, and through public education, the public will have greater awareness of the hazards of lead-based paint to children. This will prompt homeowners, landlords, and parents of young children to proactively address unsafe housing conditions in pre-1978 units where children may potentially be exposed to lead-based paint hazards.

How are the actions listed above integrated into housing policies and procedures?

Lead hazard reduction and compliance with HUD's lead-based paint regulations are integral components of Ventura County's affordable housing policies and procedures. Rental and owner-occupied housing receiving federal assistance are required to comply with federal and state regulations. Properties proposed for acquisition, repair, or rehabilitation through the CDBG and HOME programs are assessed for lead hazards and, if hazards are discovered, are handled in accordance with these regulations and property owners counseled on abatement options.

Requirements for compliance with these regulations are included as provisions in all development and sub-recipient agreements with the potential to encounter lead paint hazards. The owners of rental properties built before 1978 are required to provide households of prospective tenants with a completed disclosure form before the tenant is obligated to lease the rental unit.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.

To meaningfully address this challenge, each of the goals included in the Strategic Plan supports activities to promote the availability of affordable housing and the provision of essential services that directly benefit low- and moderate-income residents. In the implementation of the Strategic Plan, the jurisdictions in the County will prioritize funding for activities that most effectively address these goals over the next five years. This strategy will emphasize using CDBG, HOME and ESG funds to help individuals and families rise out of poverty to long-term self-sufficiency.

The Ventura County Region has a variety of programs that can also be leveraged to reduce the number of poverty-level families, often involving partnerships between organizations. Examples of programming include:

- Medi-Cal and CalFresh, through the state of California, provide medical insurance and food assistance through Ventura County Human Services Agency.
- Ventura County Library READ Adult Literacy Program partners trained volunteers to work with adults on literacy skills.
- Local school districts offer free lunch to children during the summer months when many low-income children are separated from school-provided meals during the academic year. The Summer Nutrition Program also partners with the Ventura County Library and YMCA to reach low-income communities.
- The Ventura County Human Services Agency General Relief program provides temporary financial assistance to low-income adults with no dependent children. General Relief helps with basic living needs including rent, utilities, and incidentals.
- The Workforce Investment Board (WIB) of Ventura County offers support that would be costly for individuals or businesses to receive from other sources. The WIB provides guidance for individuals exploring career options or experiencing job transitions, and employers seeking support for recruitment, retention, or layoffs at the County Human Services Agency job and career centers in Santa Paula, Oxnard, Simi Valley, and San Buenaventura.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

Ventura County and the entitlement jurisdictions allocate up to 15 percent of their CDBG funds annually to public and nonprofit service providers to offer a range of supportive services, including those that aim at fighting poverty. Many of these agencies also provide assistance with securing affordable housing. ESG funding is also devoted to shelter and services for homeless or near-homeless residents with the goal of all homeless individuals and families achieving stable housing.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Camarillo:

The city conducts monitoring reviews of selected activities to determine whether the programs are carried out in accordance with its Consolidated Plan and in a timely fashion. Monitoring is carried out on a regular basis to ensure that statutory and regulatory requirements are met. The city aims to monitor all subrecipients via on-visits annually.

The city uses various tools to evaluate the success of its programs in meeting local housing and community development needs. HUD requires that the city submit annual reports on its performance in carrying out the program goals in the CAPER for the CDBG program. The CAPER must report annual and cumulative accomplishments in achieving the goals and objectives established in the Consolidated Plan. As part of this process, if the city detects underperforming programs and agencies, the city will take action(s) to identify the issues and explore options for remedies.

The city disburses CDBG funds to subrecipients only after they provide a quarterly Request for Reimbursement and Report (report). The final quarterly report and a Year-End Report are submitted in July. The city issues final payment for Public Service activities in August when possible, but if questions arise about the final report or Year-End report the city works with the subrecipient to resolve them. Subrecipients are only paid only after the city has confirmed the accuracy and completeness of the report. Funds are drawn down from the city's letter of credit using the IDIS program only after subrecipients have been paid. In some cases, this process may extend into September, but in all cases final payments to subrecipients and draws are completed prior to the submission of the CAPER.

Oxnard:

The City of Oxnard monitors the use of grant funds through financial management, desk monitoring, on-site monitoring, and providing technical assistance. Monitoring is intended to ensure program compliance with the federal regulations and program performance goals and accomplishment reporting standards. During monitoring, a risk assessment is conducted to determine high risk subrecipients and projects to perform on-site monitoring. Staff reviews client information, financial records and internal operating policies to ensure continued program success, as well as, meeting HUD and State guidelines as required by each individual grant. The City requires CDBG & HESG quarterly and annual reports to ensure the subrecipients are meeting their goals and objectives.

The City monitors HOME funded projects loans for homebuyer down payment assistance, homeowner rehabilitation loans/grants, community housing development projects (CHDO) homebuyer and rental projects, and units designated as affordable by the planning department. Staff monitors for owner occupancy mostly for homeowner, homebuyer loans and deed-restricted units during the affordability period. Rental projects are mostly HOME-funded with CHDO Set-Aside funds. Staff monitors HOME-Assisted units in the rental projects throughout the HOME

affordability period utilizing the HOME Monitoring Checklists. Staff certifies developers eligible for CHDO Set Aside funds, reviews project applications and determines project feasibility.

San Buenaventura:

The city of San Buenaventura conducts desk monitoring reviews for all subrecipients through a required monthly and quarterly report. On-site visits occur with approximately half of the CDBG subrecipients annually to review activities that represent different project categories (public services, facilities and infrastructure, and economic development).

Simi Valley:

During the program year, subrecipients are required to submit quarterly and year-end reports to monitor program and project progress toward stated goals. Reimbursement requests with supporting documentation are submitted quarterly. Organizations are also required to identify the sources and amount of leveraged funds and their use within listed programs.

The City uses the information supplied in quarterly and year-end reports to complete desktop monitoring of subrecipients to ensure project accomplishments and expenditures are consistent with approved work schedules and line item budgets. City CDBG program staff also conduct annual on-site monitoring. On-site monitoring covers the areas of intake and client files, financial records, income verification eligibility, and presumed benefit documentation compliance as applicable.

Thousand Oaks:

The City of Thousand Oaks conducts monitoring activities to ensure that Community Development Block Grant (CDBG) funds are used in accordance with federal regulations and that the programs funded meet their established goals and objectives. The City reports the accomplishments of CDBG activities to HUD through the Consolidated Annual Performance and Evaluation Report (CAPER).

The City performs quarterly desktop monitoring of public service grants and conducts site monitoring of at least 10% of its CDBG-funded subrecipients annually. During these site reviews, the CDBG activities are assessed against the City's CDBG Monitoring Checklist, as outlined in the City's CDBG monitoring manual.

As part of the monitoring process, the City checks for program income and confirms that contractors and subcontractors are eligible participants in federally funded contracts by reviewing the System for Award Management (SAM) database.

For apartment rehabilitation activities, the City also monitors compliance with affordable rent standards as published by the Area Housing Authority of the County of Ventura and HUD's published income limits.

Ventura Urban County:

Planned monitoring of Ventura County CDBG-funded projects varies depending upon a risk analysis of the subrecipient and type of project or program (i.e. construction, economic development, public service, etc.). While the county's program monitoring is almost always intended to ensure program compliance, it may also entail measures to improve program performance.

During fiscal monitoring, the county reviews monthly Expense Summary (ES) documents received from the participating jurisdictions and subrecipients. Expenditures in the ES are reviewed to

ensure compliance with cost eligibility and allocation regulations. Single audits are provided by subrecipients and reviewed as necessary. All projects are routinely monitored to ensure that no more than 1.5 times the annual CDBG grant is in the County's line of credit on April 30th of each year.

During performance monitoring, county staff review CDBG Quarterly Status Reports (QSRs) to ensure program performance is adequate and timely compared to the goals stated in the County's HUD Annual and Consolidated Plans. QSRs are completed by all subrecipients and include information on milestones, status and accomplishments. Additional technical assistance is provided to new subrecipients to ensure proper beneficiary collection and reporting.

The county monitors HOME-funded projects at the following times to ensure compliance with HOME program requirements: 1) During construction; 2) Upon completion of construction; and 3) Annually during the affordability period. On-site monitoring for each HOME project occurs every three years.

The Ventura County CoC has adopted written standards for CoC and ESG funding. CoC and County staff monitor ESG-funded programs through desk monitoring, on-site monitoring, and provide technical assistance to program-funded providers. ESG projects are monitored annually at minimum. Subrecipients of all ESG-funded projects are required to provide quarterly status reports which include performance data and narrative about program challenges and success.

Appendix 1:

Invited Stakeholders

The following list of stakeholders were invited to participate in the development of the Consolidated Plan. These stakeholders received invitations to participate in the survey, community meetings and stakeholder focus group sessions.

Agency	Subject Area	Additional Subject Area (if applicable)
Abode Communities	Housing	
Adelante Comunidad Conejo Inc	Services-Children	Services-Elderly
Aedis Real Estate Group	Housing	
Alliant Strategic Development	Housing	
Alzheimer's Association	Services-Elderly	
AMCAL	Housing	
American Red Cross Ventura County	Health Agency	Services-Health
Area Agency on Aging	Services-Elderly	
Area Housing Authority of the County of Ventura	PHA	Housing
Assistance League of Conejo Valley	Services-Children	Services-Elderly
Big Brothers Big Sisters of Ventura Co, Inc.	Services-Children	
BikeVentura	Other	
Blanchard Community Library	Public Funded Institution	
Boys & Girls Club of Moorpark	Services-Children	
Boys & Girls Club of Oxnard & Port Hueneme	Services-Children	
Boys & Girls Club of Santa Clara Valley	Services-Children	
Boys & Girls Club of Ventura	Services-Children	

Boys and Girls Clubs of Greater Conejo Valley	Services-Education	Services-Children
Brain Injury Center	Other	
Cabrillo Economic Development Corporation	Assisted Housing	Services-Housing
California Lutheran University	Services-Education	Regional Organization
California Rural Legal Assistance	Services-Fair Housing	
California State University Channel Islands (CSUCI)	Public Funded Institution	Services-Education
Camarillo Health Care District	Services-Health	Services-HIV/AIDS
Camarillo Old Town Association	Business Leader	Business Leader
Camarillo Premium Outlets	Business Leader	Other
Caregivers: Volunteers Assisting the Elderly	Services-Elderly	Services-Disabilities
Casa Conejo Municipal Advisory Council	Local Government	
CASA Court Appointed Special Advocates	Services-Children	
Casa Pacifica-Centers for Children & Families	Services-Children	Services - Unaccompanied Youth
Catholic Charities of Ventura County	Services-Homeless	Services-Elderly
CEDC	Housing	Services-Housing
Century Housing	Housing	
Channel Islands Social Services	Services-Disabilities	Services-Health
Citizens Advisory Committee - For Former Ventura Youth Correctional Facility	Civic Leader	Services - Unaccompanied Youth
City Impact	Services-Education	Services-Children
City of Camarillo	Local Government	
City of Fillmore	Local Government	
City of Moorpark	Local Government	
City of Ojai	Local Government	

City of Oxnard	Local Government	
City of Port Hueneme	Local Government	
City of San Buenaventura	Local Government	
City of Santa Paula	Local Government	
City of Simi Valley	Local Government	
City of Thousand Oaks	Local Government	
City of Thousand Oaks Community Services	Local Government	Services-Homeless
City of Thousand Oaks Emergency Services	Local Government	Emergency Management Agency
City of Thousand Oaks Planning Division	Local Government	Planning Organization
City of Thousand Oaks Public Works Department	Local Government	Water District/Agency
City of Ventura	Local Government	Planning Organization
Clinicas Del Camino Real	Services-Health	
Coasts 2 Coast Camps (Formerly Pacific Camps Family Resource, Inc.)	Services-Children	Child Welfare Agency
Community Action of Ventura Co. Inc.	Services-Housing	Services-Children
Community Conscience	Business Leader	Regional Organization
Community Development Partners	Housing	
Community Memorial Health System	Health Agency	Services-Health
Community of Friends	Housing	
Conejo Community Outreach	Services-Children	
Conejo Conscience	Other	
Conejo Free Clinic	Health Agency	Services-Health
Conejo Future Apartments	Housing	Services-Elderly
Conejo Hospice, Inc.	Services-Elderly	Services-Children
Conejo Open Space Conservation Agency	Public Land Agency	Planning Organization

Conejo Recreation and Park District	Local Government	Services-Children
Conejo Simi Moorpark Assoc. of Realtors	Business Leader	Regional Organization
Conejo Valley Senior Concerns	Services-Elderly	Services-Disabilities
Conejo Valley Senior Concerns, Inc.	Services-Elderly	Services-Disabilities
Conejo Valley Village	Services-Elderly	Services-Housing
Conejo/Las Virgenes Futures Foundation	Regional Organization	Civic Leader
Corporation for Better Housing (Casa Bella)	Housing	
County of Ventura	Local Government	
County of Ventura Board of Supervisor	Civic Leader	Local Government
County of Ventura CEO Community Development Division	Local Government	Housing
County of Ventura Human Services Agency	Local Government	Continuum of Care
Court Appointed Special Advocates (CASA)	Services-Children	
Dignity Moves	Housing	Services-Homeless
EAH Housing	Housing	
Easterseals of Southern California	Services-Disabilities	Regional Organization
Economic Development Collaborative	Business Leader	Regional Organization
EDC-VC	Planning Organization	Business Leader
El Concilio Del Condado de Ventura	Services-Children	
Family Justice Center	Services – Victims of Domestic Violence	
Fillmore-Piru Veterans Memorial District	Regional Organization	
FOOD Share, Inc.	Other	Services-Homeless
Future Leaders of America	Services-Children	

Global Premier Development	Housing	
Goodwill Industries, Inc.	Other	
Greater Conejo Valley Chamber of Commerce	Business Leader	Regional Organization
Grey Law	Services-Elderly	Services-Housing
Habitat for Humanity Ventura County	Housing	Services-Housing
Harbor House	Services-Homeless	
HDSI Management, Inc	Housing	Services-Housing
HELP of Ojai	Services-Elderly	Other
HOLOS	Housing	
Home Ownership for Personal Empowerment (HOPE)	Services-Housing	
Hope the Mission	Services-Homeless	Services - Homeless Veterans
House Farmworkers	Services-Housing	Other
Housing Authority – City of Oxnard	PHA	
Housing Authority – City of Port Hueneme	PHA	
Housing Authority – City of Santa Paula	PHA	
Housing Authority of the City of San Buenaventura	PHA	Assisted Housing
Housing Rights Center	Services-Fair Housing	
Housing Trust Fund Ventura County	Housing	Regional Organization
Independent Living Resource Center	Services-Children	
Interface	Services - Unaccompanied Youth	Services-Victims of Domestic Violence
Jamboree Housing	Housing	
James Storehouse	Services-Children	
Junior Achievement	Services	
KEYS Leadership Program	Services-Children	
Kids & Families Together	Services-Children	

Kingdom Center	Services-Homeless	
Kiwanis Club of Camarillo	Regional Organization	Services-Children
Law Office of Barbara Macri-Ortiz	Services-Fair Housing	
Life Centers of Ventura Co	Services-Health	
Lighthouse Bible Church (formerly) Cochran Street Baptist	Other	
LINChousing	Housing	
Livingston Memorial Visiting Nurse Assoc.	Services-Health	Services-Elderly
Livingston Memorial Visiting Nurse Association	Health Agency	Services-Disabilities
Livingston Memorial Visiting Nurses Assoc.	Services	
Long Term Care Services	Services-Disabilities	Services-Elderly
Lutheran Social Services	Services-Homeless	
Manna Food Bank	Services-Elderly	Services-Disabilities
Many Mansions	Housing	Services-Housing
Meadowlark Service League	Regional Organization	Other
Mercy House	Services-Homeless	
Mesa	Services-Homeless	Services - Unaccompanied Youth
MICOP	Other	
Mid Valley Properties	Housing	
Mission Without Borders	Services-Children	Other
Mitec Solutions	Broadband ISP	Broadband Advocates
Momentum	Housing	Services-Disabilities
Moorpark Chamber of Commerce	Local Government	
Moorpark College	Civic Leader	
Mother Teresa Christian Services - St. Rose Church	Other	
National Health Foundation	Health Agency	Services-Health

Nichols Planning & Development	Planning Organization	
Oak Park Municipal Advisory Council	Local Government	
Oak View Park and Resource Center	Other	
One Step A La Vez	Services-Children	
Oxnard Performing Arts Center	Other	
Palmer Drug Abuse Program	Services-Disabilities	Mental Health Agency/Facility
PATH	Housing	
PDAP of Ventura County, Inc.	Services-Children	Services-Health
People's Self Help Housing Corp	Housing	Services-Housing
Piru Neighborhood Council	Regional Organization	
PLACE (WAV)	Housing	
Project Understanding	Services-Homeless	Services-Children
Prototypes Women's Center	Mental Health Agency/Facility	Services-Children
RAIN Project	Services-Homeless	
Rancho Simi Rec. & Park District	Local Government	
Rebuilding Green	Housing	
Rebuilding Together Ventura County	Services-Housing	Regional Organization
Rescue Mission Alliance	Mental Health Agency/Facility	Services-Children
Retirement Housing Foundation	Services-Elderly	
River Community Church	Services-Homeless	Civic Leader
Safe Passage Youth Foundation	Services-Children	Services-Housing
Saint Vincent de Paul	Other	
Salvation Army Corps Ventura	Services-Homeless	
Samaritan Center of Simi Valley	Services	
Santa Paula Senior Center	Services-Elderly	
Santa Rosa Valley Municipal Advisory Council	Local Government	
Sarah's House Maternity Home	Services	

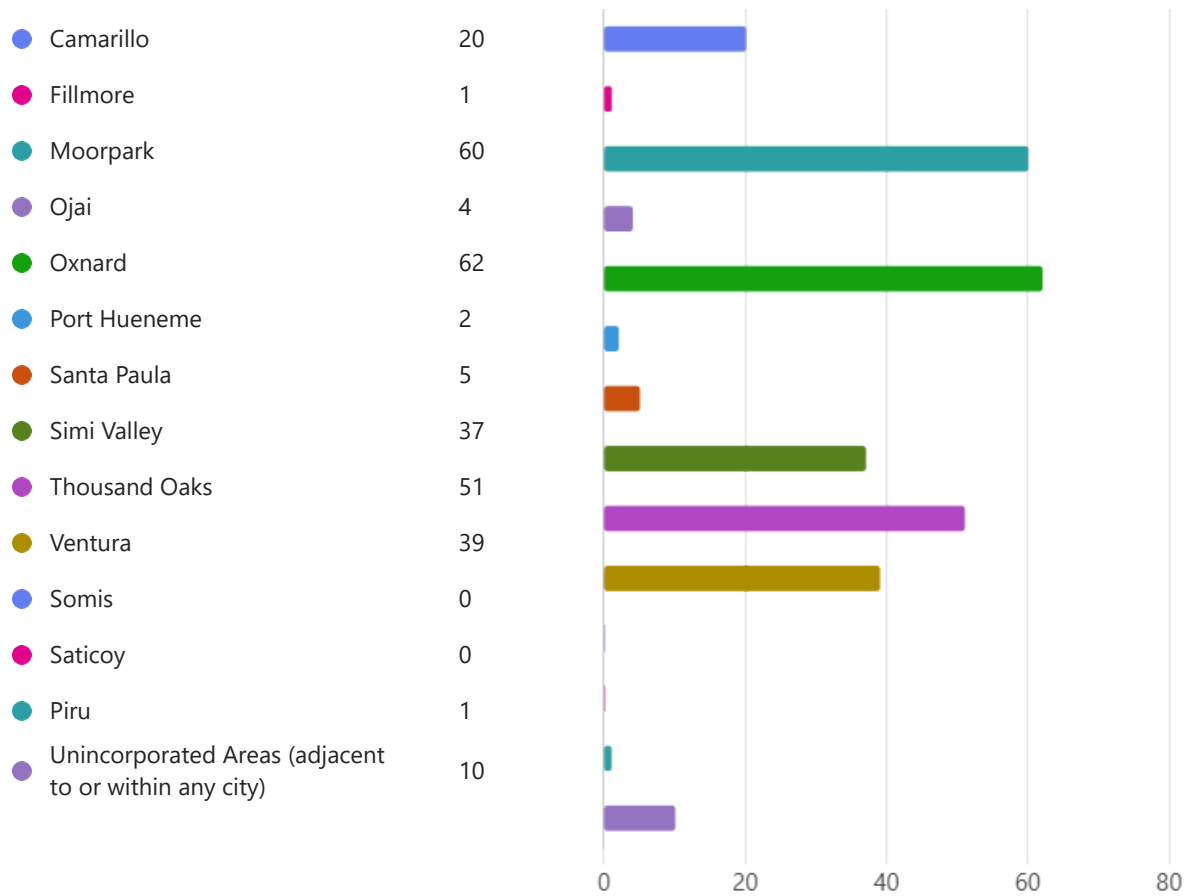
Saticoy Sanitary District	Water District/Agency	
SCANPH	Services	
Senior Alliance for Empowerment	Services-Elderly	Services-Housing
Senior Concerns	Services-Elderly	
Seventh Day Adventist Church	Other	
Simi at the Garden	Other	
Simi Covenant Church	Other	
Simi Valley Chamber of Commerce	Economic Development	
Simi Valley Adult School	Services	
Simi Valley Disabled American Veterans Chapter 55	Services	
Simi Valley Education Foundation	Services	
Simi Valley Elks Lodge	Civic Leader	
Simi Valley Family YMCA	Services	
Simi Valley Historical Society & Museum	Other	
Simi Valley Hospital Foundation	Civic Leader	
Simi Valley Second Missionary Baptist Church	Other	
Simi Valley Unified School District	Services	
Somis Municipal Advisory Council	Local Government	
Spirit of Santa Paula	Services-Homeless	
St. Peter Claver Church	Other	
St. Vincent de Paul	Services-Housing	Services-Elderly
Step Up on Second	Services-Homeless	Services-Housing
StoneBridge Community Church	Other	
T.L.C. Home Hospice	Services-Elderly	
The Arc of Ventura	Services-Homeless	Services-Disabilities
The City Center	Services-Homeless	Assisted Housing
Tri Counties Regional Center	Services-Disabilities	

Trinity Lutheran Church	Other	
Turning Point Foundation	Mental Health Agency/Facility	Services-Homeless
United Church of Christ	Services	
United Methodist Church	Services	
United Way of Ventura County	Services-Homeless	Services-Children
Upwards	Services-Children	
USA Properties Fund	Housing	
Vast Homes	Housing	
VC Area Agency on Aging	Services-Elderly	
VC Economic Development Assoc.	Regional Organization	
VC Public Health HIV/AIDS Center	Services-Health	Services-HIV/AIDS
Ventura Chamber of Commerce	Business Leader	Civic Leader
Ventura Climate Care Options Organized Locally (VCCool)	Other	
Ventura Co Community Foundation	Regional Organization	
Ventura Co Special Olympics	Services	
Ventura Co. Community Development Corp (VCCDC)	Housing	Services-Housing
Ventura Co. Fire Protection Agency	Local Government	
Ventura Co. Harbor Dept	Local Government	
Ventura Co. Library	Local Government	
Ventura Co. Probation Agency	Local Government	
Ventura Co. Public Works Agency	Local Government	
Ventura Co. RMA - Code Enforcement	Local Government	
Ventura Co. RMA - Planning	Local Government	Planning Organization
Ventura Co. VCBH	Local Government	Mental Health Agency/Facility
Ventura College	Services-Education	
Ventura County Area Agency on Aging	Services	
Ventura County Board of Supervisors	Local Government	

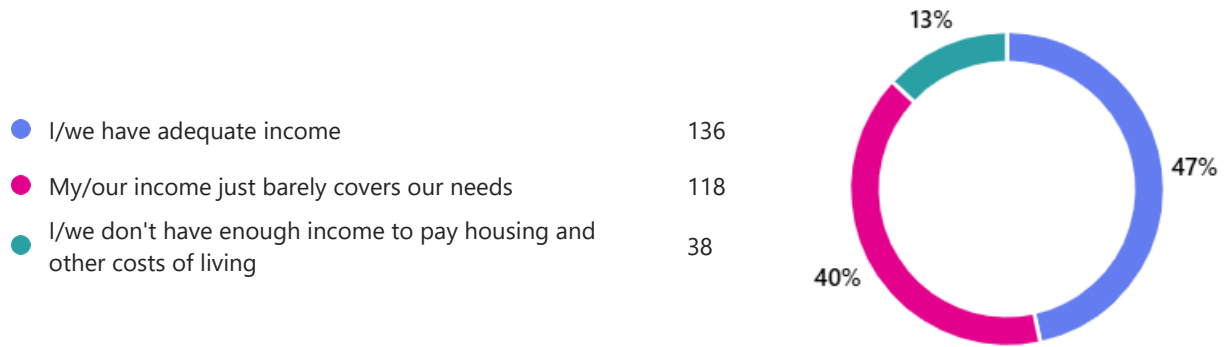
Ventura County Community Development Corporation	Services-Housing	Regional Organization
Ventura County Continuum of Care	Continuum of Care	Services-Homeless
Ventura County Department of Child Support Services	Child Welfare Agency	Local Government
Ventura County Health Care Agency	Health Agency	Services-Homeless
Ventura County Homeless & Housing Coalition	Services-Homeless	Services-Housing
Ventura County Housing Trust Fund	Housing	
Ventura County Office of Education	Services-Education	
Ventura County Public Works	Local Government	
Ventura County Rescue Mission	Local Government	
Ventura County Transportation Commission	Local Government	Planning Organization
Ventura Land Trust	Public Land Agency	Regional Organization
Ventura Police Department	Emergency Management Agency	Local Government
Villa Esperanza Services	Services-Disabilities	Services-Children
Vulnerable Population Housing Advocacy Network	Services-Homeless	Services - Homeless Veterans
Wakeland Housing	Housing	
WeeCare Inc., (DBA Upwards)	Services-Children	
Wespac Management Group, Inc	Housing	Services-Housing
Westminster Free Clinic	Services-Health	
Westside Community Development Corporation	Public Funded Institution	Regional Organization
Women of Substance & Men of Honor	Foster Care Agency/Facility	Housing
Women's Economic Ventures	Services-Employment	
Workforce Development Board	Services-Employment	
Workforce Development Board of VC	Services-Employment	
YMCA Southeast Ventura County	Services-Children	Services-Education

Appendix 2: Resident Survey Results

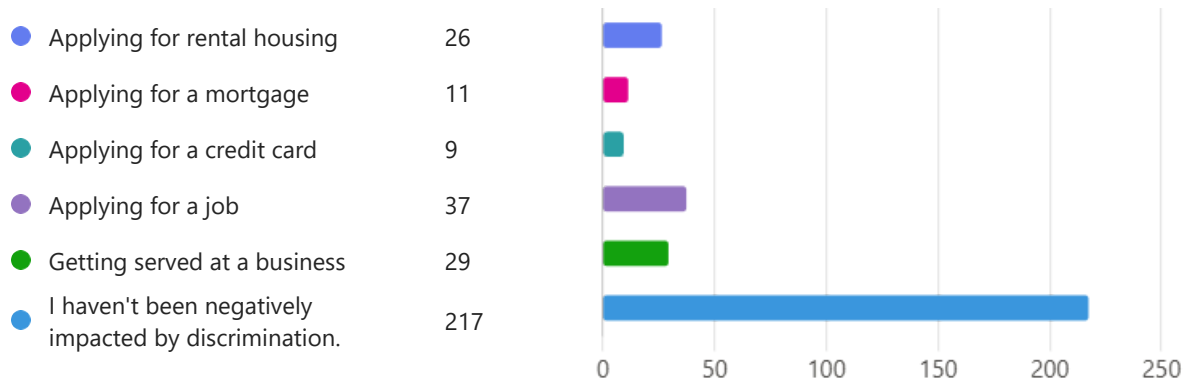
1. Where do you live?



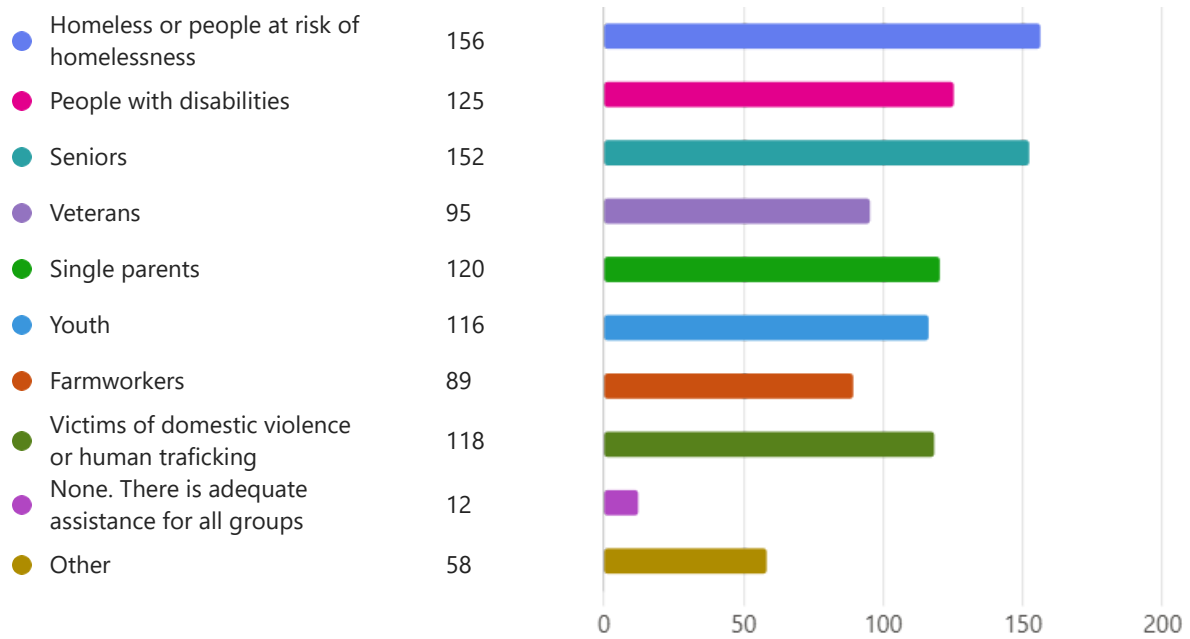
2. Does your household's income adequately support your household's needs?



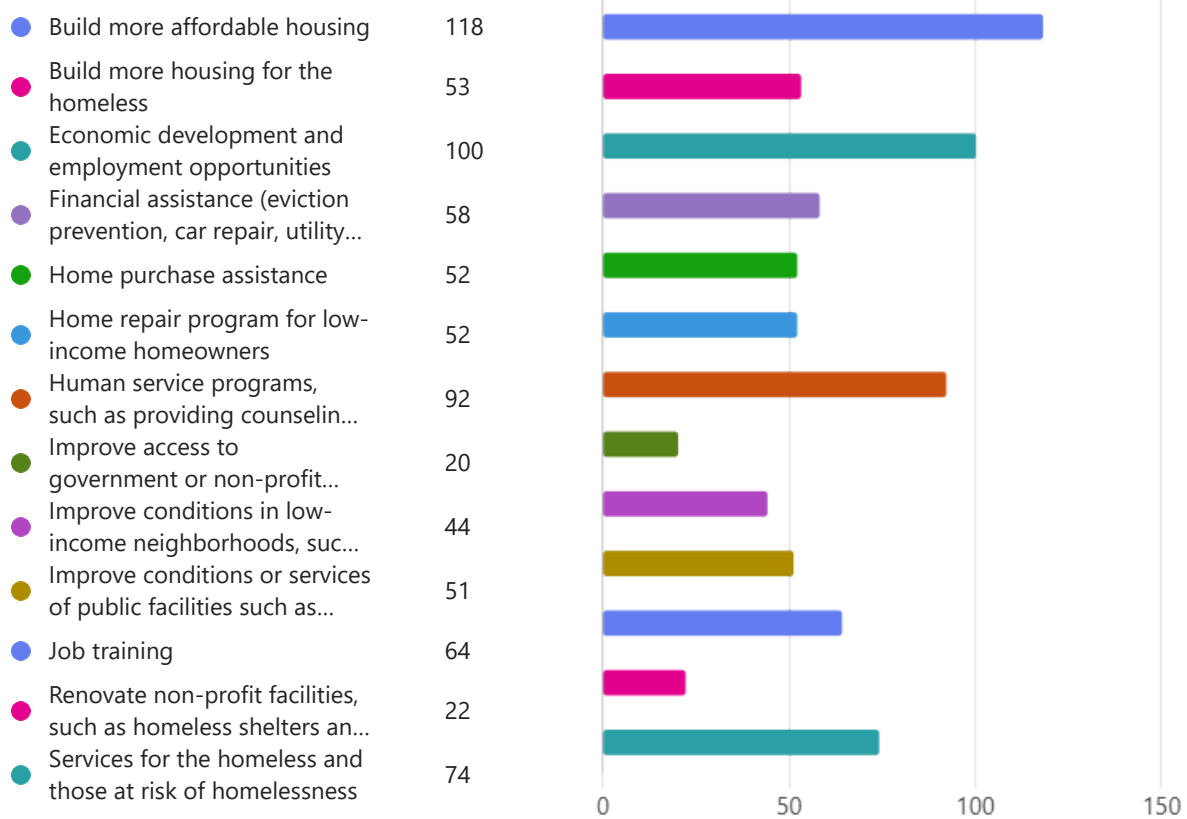
3. In the last 5 years, have you felt unfairly treated based on your age, race, color, religion, sex (including gender identity and sexual orientation), familial status, national origin, or disability? (This does not include lack of required income or credit when applying for a loan or apartment.)



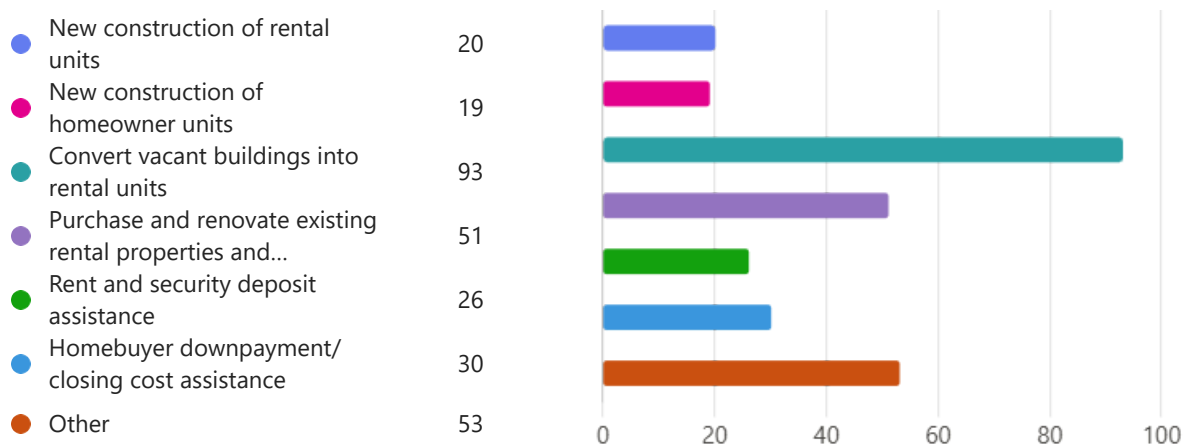
4. Do you think that more programs are needed to assist the following people?



5. Choose 3 areas where you think your City and County should focus financial resources.



6. What do you believe is the best approach to increasing affordable housing opportunities in Ventura County?



7. What do you like most about living in Ventura County?

